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**EIC-Searcher identified “potential references of interest” are selected based upon their apparent relevance to the terms/concepts provided in the examiner’s search request.*

I. Potential References of Interest

A. Dialog

29/3,K/34 (Item 1 from file: 16)
DIALOG(R) File 16: Gale Group PROMT(R)
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06971677 Supplier Number: 57759686 (USE FORMAT 7 FOR FULLTEXT)
Software helps to automate internal processes for cards.
Purchasing, v127, n8, p112
Nov 18, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 705

... prompt payment discounts from the bank.

Now, cardholders can efficiently track purchases and easily access
information about prior **purchases**.
Charge numbers are
validated at the time they are input, increasing
accuracy of information being uploaded into the general...

20/3,K/1 (Item 1 from file: 350)
DIALOG(R) File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.

0009591510 - Drawing available
WPI ACC NO: 1999-539776/199945
Related WPI Acc No: 1998-240325; 1999-478285
XRPX Acc No: N1999-399972
Secured **credit card** transaction
method in internet
Patent Assignee: JAESENT INC (JAES-N)
Inventor: ANDERSON R L; WONG J Y
Patent Family (1 patents, 1 countries)
Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 5956699	A	19990921	US 1996720785	A	19961003	199945 B
			US 1997971272	A	19971117	

Priority Applications (no., kind, date): US 1996720785 A 19961003; US
1997971272 A 19971117

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5956699	A	EN	6	1	C-I-P of application US 1996720785

Secured **credit card** transaction
method in internet

Original Titles:
System for secured **credit card**

transactions on the internet.

Alerting Abstract ...which in turn is transferred to a money source along with the vendors ID and **transaction** monetary value for **verification**. ...USE - For **credit card** transaction in internet...

...ADVANTAGE - Improves **security** as the personal **charge number** is changed after every transaction...

...DESCRIPTION OF DRAWINGS - The figure is a schematic drawing depicting a method for **credit card** transaction on the internet.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A method for providing secure credit **card** transactions **over** the Internet generates a personal **charge number** from a **user account number** by inserting a user key into the user account number in accordance with an algorithm...

...a given point in time. Alternatively, the money source repository could generate a string of **valid** personal **charge numbers** for a **user which** are sequentially accessed according to usage.

Claims:

...entity identifier from the second entity to the money source;(6) verifying that the personal **charge number** is **valid** for the first entity;(7) providing the second entity with a **monetary credit associated** with the transaction monetary value; and(8) charging the first entity with a charged credit...

20/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.

0009591510 - Drawing available
WPI ACC NO: 1999-539776/199945
Related WPI Acc No: 1998-240325; 1999-478285
XRPX Acc No: N1999-399972
Secured **credit card** transaction method in internet

Patent Assignee: JAESENT INC (JAES-N)

Inventor: ANDERSON R L; WONG J Y

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 5956699	A	19990921	US 1996720785	A	19961003	199945 B

Priority Applications (no., kind, date): US 1996720785 A 19961003; US 1997971272 A 19971117

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5956699	A	EN	6	1	C-I-P of application US 1996720785

Secured **credit card** transaction
method in internet

Original Titles:
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transactions on the internet.

Alerting Abstract ...which in turn is transferred to a money source along with the vendors ID and **transaction** monetary value for **verification**. ...USE - For **credit card** transaction in internet...

...ADVANTAGE - Improves **security** as the personal **charge number** is changed after every transaction...

...DESCRIPTION OF DRAWINGS - The figure is a schematic drawing depicting a method for **credit card** transaction on the internet.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A method for providing secure credit **card** transactions **over** the Internet generates a personal **charge number** from a **user account number** by inserting a user key into the user account number in accordance with an algorithm...

...a given point in time. Alternatively, the money source repository could generate a string of **valid** personal **charge numbers for** a **user which** are sequentially accessed according to usage.

Claims:

...entity identifier from the second entity to the money source;(6) verifying that the personal **charge number** is **valid** for the first entity;(7) providing the second entity with a **monetary** credit **associated** with the transaction monetary value; and(8) charging the first entity with a charged credit...

II. Inventor Search Results from Dialog

? t/3,k/all

10/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.

0012939244 - Drawing available
WPI ACC NO: 2003-015875/200301
Related WPI Acc No: 2001-335397; 2002-416127; 2002-618618
XRPX Acc No: N2003-011810
Promotional scheme conduction method for e-commerce, involves providing on-line cash amount to entrant whose token corresponded to winning token
Patent Assignee: NETSPEND CORP (NETS-N); SOSA B (SOSA-I); SOSA R (SOSA-I)

Inventor: **SOSA B; SOSA R**

Patent Family (4 patents, 96 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020099607	A1	20020725	US 1999384581	A	19990827	200301 B
			US 2000493886	A	20000128	
			US 2000661724	A	20000914	
			US 2001277688	P	20010321	

ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
AU 2002252332 A1 EN Based on OPI patent WO 2002077757
AU 2002252332 A8 EN Based on OPI patent WO 2002077757

Inventor: **SOSA B...**

...**SOSA R**

Alerting Abstract ...DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the **charge number** distributed from the issuing or sponsoring bank.

Original Publication Data by Authority

Argentina

10/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0012764949 - Drawing available
WPI ACC NO: 2002-618618/200266
Related WPI Acc No: 2001-335397; 2002-416127; 2003-015875
XRPX Acc No: N2002-489778
Online content portal providing method for e-commerce application, involves providing prepaid cash accounts for each user whose purchase transactions are monitored to send affiliate information
Patent Assignee: NETSPEND CORP (NETS-N); SOSA B (SOSA-I); SOSA R (SOSA-I)

Inventor: **SOSA B; SOSA R**



Patent Family (4 patents, 98 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20020095387	A1	20020718	US 1999384581	A	19990827	200266 B
			US 2000493886	A	20000128	
			US 2000661724	A	20000914	

TT TZ UA UG UZ VN

YU ZA ZM ZW

Regional Designated States, Original: AT BE CH CY DE DK EA ES FI FR GB GH

GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 2002248617 A1 EN Based on OPI patent WO 2002077758

AU 2002248617 A8 EN Based on OPI patent WO 2002077758

Inventor: SOSA B...

...SOSA R

Alerting Abstract ...NOVELTY - Online prepaid cash accounts are provided for each user and valid **charge numbers** are provided to sellers in an online account system (107). The user transactions are monitored...
...at the point of sale, and continued contact between the merchant and customers. The valid **charge numbers** are universally accepted by any merchant, therefore the users can establish prepaid cash accounts with...

...DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the **charge number** distribution system of online content portal system...

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

SOSA B...

Examiner:

Original Abstracts:

...via the Internet using online cash account funds. The system is configured to provide valid **charge numbers** acceptable to the **third parties** to consummate the purchase transactions. The **charge numbers** are similar to **standard credit card numbers** and universally accepted, where the system is also configured to be the processor of such **charge numbers**. The shopping and purchase activity of users is monitored and stored along with account information in a user information...

...via the Internet using online cash account funds. The system is configured to provide valid **charge numbers** acceptable to the third parties to consummate the purchase transactions. The **charge numbers** are similar to standard credit card **numbers and universally** accepted, where the system is also configured to be the processor of such **charge**

numbers. The shopping and purchase activity of users **is monitored** and stored along with account information in a user information database 1108. Affiliates 1121 may...
 Claims:
 ...using funds in corresponding online cash accounts, the online account system configured to provide valid **charge numbers** acceptable to the third parties to **consume the purchase** transactions; monitoring activity of users employing corresponding online cash accounts, the activity including shopping...

10/3,K/3 (Item 3 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0012469817 - Drawing available
 WPI ACC NO: 2002-416195/200244
 XRPX Acc No: N2002-327497

Charge numbers issuing method for use in e-commerce, involves providing selected valid **charge number**, in response to detection of online transaction between user and merchant

Patent Assignee: NETSPEND CORP (NETS-N)

Inventor: **SOSA B; SOSA R**

Patent Family (2 patents, 94 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 2002023789	A2	20020321	WO 2001US28477	A	20010913	200244 B
AU 200190805	A	20020326	AU 200190805	A	20010913	200251 E

Priority Applications (no., kind, date): US 2000662222 A 20000914

Patent Details

Number Kind Lan Pg Dwg Filing Notes

WO 2002023789 A2 EN 81 9

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UO VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH

GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200190805 A EN Based on OPI patent WO 2002023789

Charge numbers issuing method for use in e-commerce, involves providing selected valid **charge number**, in response to detection of online transaction between user and merchant

Original Titles:

A **CHARGE NUMBER** ISSUING SYSTEM AND METHOD...

Inventor: SOSA B...

...SOSA R

Alerting Abstract ...NOVELTY - Online purchase transaction between a user and an online merchant, is detected. A valid **charge number** is selected and provided to the user through a network, in response to the detected...

...**Charge number** issuing system;
Charge number issuing and processing system

...

...USE - Used for issuing **charge number** to users for use in e-commerce

...

...ADVANTAGE - Provides a universally-accessible, anonymous and secure online payment option for users. Since same **charge number** is used in subsequent transactions, security is improved. Provides the convenience of charge cards to people with necessary funds, but not wishing to...

...DESCRIPTION OF DRAWINGS - The figure shows the block diagram of **charge number** distribution.

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

SOSA, Rogelio...

...SOSA, Bertrand

Examiner:

Original Abstracts:

A **charge number** issuing system and method that provides a universally acceptable, anonymous and secure payment option. The issuing system 107 receives...

...format as universally-accepted credit numbers. The issuing system 107 detects a request for a **charge number**, such as via a telephonic network or an online purchase transaction between a user and a merchant 501 through...

...network 112 or the telephonic network 114 using the provided purchase number. The merchant clears the transaction through a **charge** settlement network 115, where the issuing system is pre-certified as processor for the valid purchase numbers. Thus, the **charges settlement** network routes the purchase transaction back to the issuing system for verification, authorization and settlement. The issuing system...
Claims:

10/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0012469754 - Drawing available
WPI ACC NO: 2002-416127/200244

Related WPI Acc No: 2001-335397; 2002-618618; 2003-015875

XRPX Acc No: N2002-327429

Online cash transaction method involves retrieving cash card number using card reader and routing any one card number to issuing system as certified processor

Patent Assignee: NETSPEND CORP (NETS-N)

Inventor: **SOSA B; SOSA R**

Patent Family (2 patents, 94 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 2002023441	A1	20020321	WO 2001US28556	A	20010913	200244 B
AU 200190836	A	20020326	AU 200190836	A	20010913	200251 E

Priority Applications (no., kind, date): US 2000661724 A 20000914

Patent Details

Number Kind Lan Pg Dwg Filing Notes

WO 2002023441 A1 EN 88 9

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH

GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200190836 A EN Based on OPI patent WO 2002023441

Inventor: **SOSA B...**

...SOSA R

Alerting Abstract ...NOVELTY - Each of **charge numbers** including respective card number is encoded into corresponding cash card (305). The number of each...

...DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the **charge number** issuing and processing system.

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

SOSA, Rogelio...

...SOSA, Bertrand

Examiner:

Original Abstracts:

A transaction system (300) using cash cards (305) and a charge settlement network (115). **Valid charge**

numbers are issued by a bank (102) to an issuing system (107), which is certified processor of the **charge numbers**. The valid **charge numbers** include card **numbers**, which are encoded onto cash cards. The cash cars are configured in a universally accepted format accepted by merchants and ATMs. The issuing system interfaces with the charge settlement network,, which **routes** the card **number** to the issuing system as certified processor. A cash card is activated by swiping the...

...cash balance (331). The issuing system accesses the cash account to determine authorization based on **charge number**, expiration date and **cash** account balance...
Claims:

10/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0010723924 - Drawing available
WPI ACC NO: 2001-335397/200135
Related WPI Acc No: 2002-416127; 2002-618618; 2003-015875
XRPX Acc No: N2001-242130
Online purchasing method e.g. e-commerce, involves providing valid **charge account information** to merchant via network to consummate sale, by the proxy system
Patent Assignee: NETSPEND CORP (NETS-N)
Inventor: **SOSA B**; **SOSA R**
Patent Family (4 patents, 91 countries)
Patent Application
Number Kind Date Number Kind Date Update
WO 2001016768 A1 20010308 WO 2000US23413 A 20000825 200135 B
AU 200070760 A 20010326 AU 200070760 A 20000825 200137 E
BR 200007026 A 20020618 BR 20007026 A 20000825 200249 E
WO 2000US23413 A 20000825
MX 2001004206 A1 20020601 WO 2000US23413 A 20000825 200365 E
MX 20014206 A 20010427

Priority Applications (no., kind, date): US 1999384581 A 19990827; US 2000493886 A 20000128

Patent Details
Number Kind Lan Pg Dwg Filing Notes
WO 2001016768 A1 EN 93 23
National Designated States, Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Online purchasing method e.g. e-commerce, involves providing valid **charge account information** to merchant via network to consummate sale, by the proxy system
Inventor: **SOSA B**...

...**SOSA R**

Alerting Abstract ...verifies whether cash balance is sufficient to cover purchase amount. The proxy system provides valid **charge** account **information** to the merchant via network to consummate sale.

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

SOSA R...

Original Abstracts:

...there are sufficient funds, and populates a purchase page (141) from the merchant with valid **charge** account

information to complete the purchase. The cash cards (111) may be dispensed at a currency receiving vending machine, dispensing unit...

Claims:

11/3,K/1 (Item 1 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00943629 ** Image available**

AN ONLINE CONTENT PORTAL SYSTEM

SYSTEME DE PORTAIL DE CONTENU EN LIGNE

Patent Applicant/Assignee:

NETSPEND CORPORATION, 501 Congress Avenue, Suite 18, Austin, TX 78701, US

, US (Residence), US (Nationality)

Inventor(s):

SOSA Bertrand, 11624 Jollyville Road, # 938, Austin, TX

78759, US,

SOSA Rogelio, 11624 Jollyville Road, # 938, Austin, TX

78759, US,

Legal Representative:

STANFORD Gary R (agent), Law Offices of Gary R. Stanford, 610 West Lynn,

Austin, TX 78703, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200277758 A2-A3 20021003 (WO 0277758)

Application: WO 2002US7739 20020314 (PCT/WO US0207739)

Priority Application: US 2001277688 20010321; US 200297170 20020313

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

Publication Language: English

Filing Language: English

Fulltext Word Count: 25771

Inventor(s):

SOSA Bertrand...

...**SOSA Rogelio**

Patent Applicant/Inventor:

Fulltext Availability:

Detailed Description

Claims

English Abstract

...transactions with third parties via the Internet using online cash account funds. The system provides **valid charge numbers** acceptable to the third parties for the purchase transactions. The **charge numbers** are similar to standard credit card numbers and universally accepted, where the system also processes such **charge numbers**. The shopping and purchase activity of users is monitored and stored with account information in...

Detailed Description

... U.S. Patent Application entitled "A Transaction System And Method Using Cash Cards And A **Charge** Settlement Network", Serial **Number** 09/661,724, filed September 14, 2000, which itself is a lo continuation-in-part...

...credit or debit card, otherwise referred to as a charge card. The consumer provides the **charge number** and expiration date and any other information that may be required such as name and...

...on a purchase page from an online merchant. The online merchant clears or verifies the **charge information**, either during the immediate transaction or at a later time, and settles the purchase upon...

...are many people who are concerned, for good reason, that online use of a personal **charge** or credit **number** may not be **secure**. Cybertheft continues to pose a significant threat to online merchants and e-commerce in general...using funds in their online cash accounts, where the online account system configured to provide **valid charge numbers** acceptable to the third parties to consummate the purchase transactions. The method further includes monitoring...

FIG. 1 is a block diagram illustrating an exemplary embodiment of **charge number** distribution from an issuing or sponsoring bank and corresponding application.

FIG. 2 is a block...

...financial transactions.

FIG. 4 is a flow chart diagram illustrating activation and operation of the **charge number** issuing and processing system of FIG. 3.

26 The method of claim 25, wherein the displaying comprises displaying a...

...to the computer network communication system and the memory, that facilitates purchase transactions by providing **valid charge numbers** acceptable to third

parties for consummating purchase transactions and that maintains a plurality of online...

11/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00943628 **Image available**
ONLINE PROMOTIONAL SCHEME
SYSTEME PROMOTIONNEL EN LIGNE

Patent Applicant/Assignee:
NETSPEND CORPORATION, Suite 18, 501 Congress Avenue, Austin, TX 78701, US
US (Residence), US (Nationality)

Inventor(s):
SOSA Bertrand, 11624 Jollyville Road, # 938, Austin, TX
78759, US,
SOSA Rogelio, 11624 Jollyville Road, # 938, Austin, TX
78759, US,

Legal Representative:
STANFORD Gary R (agent), Law Offices of Gary R. Stanford, 610 West Lynn,
Austin, TX 78703, US,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200277757 A2-A3 20021003 (WO 0277757)
Application: WO 2002US7644 20020314 (PCT/WO US0207644)
Priority Application: US 2001277688 20010321; US 200297157 20020313

Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

Publication Language: English
Filing Language: English
Fulltext Word Count: 23172

Inventor(s):
SOSA Bertrand...

...**SOSA Rogelio**
Patent Applicant/Inventor:
Fulltext Availability:
Detailed Description

Detailed Description
... U.S. Patent Application entitled "A
Transaction System And Method Using Cash Cards And A
Charge Settlement
Network", Serial **Number** 09/661,724, filed September
14, 2000, which itself is a continuation-in-part of...
...following drawings, in which.

FIG. 1 is a block diagram illustrating an exemplary embodiment of
charge
number distribution from an issuing or sponsoring bank
and corresponding
application.

FIG. 2 is a block...

...encoded with a selected card number.



FIG. 3 is a block diagram of an exemplary **charge number** issuing and processing system illustrating usage of cash cards for performing transactions including financial transactions.

FIG. 4 is a flow chart diagram illustrating activation and operation of the **charge number** issuing and processing system of FIG. 3.

FIG. 5 is a block diagram illustrating exemplary...

...valid purchase number and to conduct a purchase transaction with a merchant using the provided **valid charge information** via the telephonic network.

over a telephonic network to consummate a transaction, where the receiving merchant verifies the **number** via a **charge** settlement network to clear the transaction. The term "charge settlement network" encompasses any existing electronic ...and accesses the purchase page of the merchant. The cash account system provides the necessary **charge** account **information** to the user or otherwise on behalf of the user, which may be conditioned on...

Visa, MasterCard, American Express, Discover, etc. In this manner, the **charge numbers** may be utilized in existing charge settlement networks, such as the EFT network, the ACH...

smart cards or the like for "disconnected use" as further described below.

14

The CAS **charge numbers** 105 may be in any acceptable format. In one embodiment, the CAS **charge numbers** 105 are in the universally-accepted credit or debit number format comprising 16 numeric digits...

...ATM, debit, credit, business credit, business debit, etc. It is noted, however, that the CAS **charge numbers** 105 may comprise any format now known or subsequently adopted as an appropriate and accepted...

...adopt alphanumeric numbering or the like. In general, any such numbers are considered "valid" or "**authorized charge numbers**" for use in conducting or otherwise consummating transactions, including various financial transactions, as described herein...terminals. The cash account system 107 is a certified financial data processor of the CAS **charge numbers** 105 and the processor system 113 is configured to handle processor functions via the charge...

...to interface the charge settlement network 115 and to operate as processor of the CAS **charge numbers** 105, including the card numbers 109 and the purchase numbers 111.

It is...

...merchants or the like to authorize, clear,, settle, etc. transactions being conducted in association with **valid charge numbers**, such as standard debit or credit **numbers** provided on **charge** cards. For example, brick and mortar merchants typically include a Validation unit or card reader or the like as part of the charge settlement network 115 for reading encoded **charge numbers** on magnetic strips on charge cards or the like. The charge card is swiped in the card reader (or the **charge number** printed thereon is typed onto a keypad) during a purchase transaction or the like, where the card reader reads and forwards the retrieved **charge number** via the **charge** settlement network 115 to an **authorized** or certified processor for the **charge number** to clear and/or settle the transaction.

11/3,K/3 (Item 3 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00889576 **Image available**

A **CHARGE NUMBER** ISSUING SYSTEM AND
METHOD

SYSTEME ET PROCEDE D'EMISSION DE NUMEROS DE CARTE DE PAIEMENT

Patent Applicant/Assignee:

NETSPEND CORPORATION, 501 Congress Avenue, Suite 18, Austin, TX 78701, US
, US (Residence), US (Nationality)

Inventor(s):

SOSA Rogelio, 11624 Jollyville Road, # 938, Austin, TX
78759, US,

SOSA Bertrand, 11624 Jollyville Road, # 938, Austin, TX
78759, US,

Legal Representative:

STANFORD Gary R (agent), Law Offices of Gary R. Stanford, 610 West Lynn,
Austin, TX 78703, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200223789 A2 20020321 (WO 0223789)

Application: WO 2001US28477 20010913 (PCT/WO US0128477)

Priority Application: US 2000662222 20000914

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ

Publication Language: English

Filing Language: English

Fulltext Word Count: 19452

A **CHARGE NUMBER** ISSUING SYSTEM AND
METHOD

Inventor(s):

SOSA Rogelio...

...**SOSA Bertrand**

Patent Applicant/Inventor:

Fulltext Availability:

Detailed Description

Claims

English Abstract

A **charge number** issuing system and method that provides a universally acceptable, anonymous and secure payment option. The...

...format as universally-accepted credit numbers. The issuing system 107 detects a request for a **charge number**, such as via a telephonic network or an online purchase transaction between a user and...

...charge settlement network 115, where the issuing system is pre-certified as processor for the **valid purchase numbers**. Thus, the **charges** settlement network routes the purchase transaction back to the issuing system for verification, authorization and...

Detailed Description

Title: A **Charge Number** Issuing System and Method

Cross-Reference to Related Application(s).

The present application is a continuation-in-part of U.S. Patent Application

entitled "An Online Cash System Using **Charge Numbers**", Serial **Number**

09/493,886, filed January 28, 2000, which itself is a continuation-in-part of...

...U.S. Patent Application entitled "A Transaction System And Method Using Cash Cards And A **Charge Settlement Network**", Serial **Number** 09/661,724, filed concurrently herewith.

Field of the Invention.

The present invention relates to e-commerce, and more particularly, to a **charge number** issuing system and

method that provides a universally-accessible, anonymous and secure ...a plurality of purchase

transactions, each associated with a corresponding one of the plurality of **valid**

charge numbers; and

sending, by the issuing system, a plurality of settled purchase transactions to a sponsoring...1, further comprising:

generating, by the issuing system, a valid expiration date for the selected

valid charge

number; and

providing, by the issuing system via the electronic communications network, the valid expiration date with the selected

valid charge

number.
transaction.

11/3,K/5 (Item 5 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00783228 **Image available**
AN ONLINE PURCHASE SYSTEM AND METHOD
SYSTEME ET PROCEDE D'ACHAT EN LIGNE
Patent Applicant/Assignee:
NETSPEND CORPORATION, 501 Congress Avenue, Suite 18, Austin, TX 78701, US
, US (Residence), US (Nationality)

Inventor(s):
SOSA Rogelio, 11624 Jollyville Road, # 938, Austin, TX
78759, US,
SOSA Bertrand, 11624 Jollyville Road, # 938, Austin, TX
78759, US,

Legal Representative:
STANFORD Gary R (agent), 610 West Lynn, Austin, TX 78703, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200116768 A1 20010308 (WO 0116768)
Application: WO 2000US23413 20000825 (PCT/WO US0023413)
Priority Application: US 99384581 19990827; US 2000493886 20000128

Designated States:
(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 26415

Inventor(s):
SOSA Rogelio...

...SOSA Bertrand
Patent Applicant/Inventor:
Fulltext Availability:
Detailed Description
Claims

English Abstract
...if there are sufficient funds, and populates a purchase page (141)
from the merchant with **valid charge**
account **information** to complete the purchase. The cash
cards (111) may be dispensed at a currency receiving...

Detailed Description
... credit or debit card, otherwise referred to as a charge card. The
consumer provides the **charge number**
and expiration date and any other information that may be required such
as name and address, etc. on a purchase page from an online merchant. The
online merchant verifies the **charge**

information, either during the immediate transaction or soon thereafter, and completes the purchase upon verification.

Other...

...not to have a charge card, people who have a charge card but want their **charge number** and their name to remain confidential, and many people who are unable to obtain a...

...account is sufficient to cover the purchase amount, and providing, by the online proxy system, **valid charge account information** associated with the online proxy system to the merchant via the network to consummate sale...

...perform online transactions, as this is handled by the proxy system. The proxy system provides **valid charge account information** that is pre-established by the proxy system and that is used to complete transactions...is sufficient to cover the purchase amount. The transaction manager may access a universally accepted **charge account information** associated with the proxy system.

Sr

with the proxy system, where the transaction manager then populates the purchase page with the **charge account information** and forwards the populated purchase page to the selected merchant to complete the sale. The...

...the proxy system incorporating some of the information from the merchant and not including any **charge account information** of the proxy system. Alternatively, the proxy system intercepts the confirmation page from the merchant, masks the **charge account information**, and forwards the masked confirmation page to the user entity.

III. Text Search Results from Dialog

A. Full-Text Databases

File 348: EUROPEAN PATENTS 1978-201023

(c) 2010 European Patent Office

File 349: PCT FULLTEXT 1979-2010/UB= 20100603|UT= 20100527

(c) 2010 WIPO/Thomson

File 15: ABI/Inform(R) 1971-2010/Jun 09

(c) 2010 ProQuest Info&Learning

File 9: Business & Industry(R) Jul/1994-2010/Jun 09

(c) 2010 Gale/Cengage

File 610: Business Wire 1999-2010/Jun 10

(c) 2010 Business Wire.

* File 610: contains data from 3/99 forward.

For archive data (1986-2/99) see File 810.

File 810: Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

* File 810: contains data from 1986-1999.

See File 610 for current data.

File 275:Gale Group Computer DB(TM) 1983-2010/Apr 30
 (c) 2010 Gale/Cengage

File 624:McGraw-Hill Publications 1985-2010/Jun 09
 (c) 2010 McGraw-Hill Co. Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2010/Apr 21
 (c) 2010 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2010/Jun 09
 (c) 2010 Gale/Cengage

File 613:PR Newswire 1999-2010/Jun 10
 (c) 2010 PR Newswire Association Inc

* File 613: File 613 now contains data from 5/99 forward.
 Archive data (1987-4/99) is available in File 813.

File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

* File 813: contains data from 1987-1999.
 For current data see File 613.

File 16:Gale Group PROMT(R) 1990-2010/Jun 10
 (c) 2010 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group

File 634:San Jose Mercury Jun 1985-2010/Jun 09
 (c) 2010 San Jose Mercury News

File 148:Gale Group Trade & Industry DB 1976-2010/Jun 09
 (c) 2010 Gale/Cengage

* File 148: CURRENT feature not working. See HELP NEWS148.

File 20:Dialog Global Reporter 1997-2010/Jun 10
 (c) 2010 Dialog

File 256:TecTrends 1982-2010/Jun W1
 (c) 2010 Info.Sources Inc. All rights res.

File 625:American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker

* File 625: This file no longer updates.
 Use Newsroom for current records.

File 637:Journal of Commerce 1986-2010/Jun 09
 (c) 2010 UBM Global Trade

File 635:Business Dateline(R) 1985-2010/Jun 09
 (c) 2010 ProQuest Info&Learning

File 570:Gale Group MARS(R) 1984-2010/May 06
 (c) 2010 Gale/Cengage

File 47:Gale Group Magazine DB(TM) 1959-2010/May 18
 (c) 2010 Gale/Cengage

File 268:Banking Info Source 1981-2010/May W5
 (c) 2010 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2008/Jul 07
 (c) 2008 Bond Buyer

* File 626: This file no longer updates.
 Use NewsRoom for current records.

File 267:Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog

* File 267: no longer updates. Please see
 File 268 or NewsRoom for current content.

File 608:MCT Information Svc. 1992-2010/Jun 10
 (c) 2010 MCT Information Svc.

Set Items Description

--- --- ---

Set Items Description

S1 187520 (CHARGE OR CHARGED OR CHARGES)(3N)(NUMBER? ? ID OR IDENTIFICATION? ? OR DATA OR NUMBER? ? OR CODE?? OR INFO OR INFORMATION)

S2 4750 S1(5N)(VALID OR AUTHENTICATED OR AUTHORITY OR VALIDATED OR VERIFIED OR AUTHENTICATE OR SECURE?)

S3 372276 (VERIFI?? OR VERIFICATION? ? OR VALIDAT?? OR VALIDATION OR AUTHENTICAT? OR CONFIRM? OR SANCTIONED OR VALIDATED)(3N) (ORDER? ? OR DEALING? ? OR TRADE? ? OR TRADING OR TRANSACTION? ? OR PURCHAS?? OR EXCHANG?? OR DEAL? ? OR SELL?? OR SALE? ? OR BUY?)

S4 4968 (CHARGE OR CHARGING OR CHARGED)(3N)(ISSUE OR ISSUING OR ISSUED OR REQUESTING OR REQUESTED OR RESPOND? OR DISTRIBUT?)(3N)(SYSTEM? ? OR DATABASE OR DATABASE? ? OR UNIT? ? OR PROCESS?)

S5 14599 (EXPIRE OR EXPIRED OR EXPIRED OR END OR ENDING OR ENDED OR PROXYNUMBER? ? OR PROXY OR (TEMPORARY OR NONPERMANENT? OR IMPERMANENT? OR (NON OR "NOT")()PERMANENT? OR (LIMITED OR SHORT)-() (TIME OR TERM) OR TRANSITORY))()NUMBER?

S6 990864 (ANONYMOUS OR PROXY OR PROXYNUMBER? ? OR PROXY()NUMBER? ? OR (TEMPORARY OR NONPERMANENT? OR IMPERMANENT? OR (NON OR "NOT")()PERMANENT? OR (LIMITED OR SHORT-() (TIME OR TERM) OR TRANSITORY)()CARD ? ?)

S7 2034494 (HOLDING OR STORED()VALUE OR DEBIT OR CREDIT OR DEPOSIT OR PREPAY OR PREPAID OR PRE() (PAY OR PAID))() (FUND? ? OR ACCOUNT? ? OR CARD? ?)

S8 15817 (SETTLEMENT OR RECONCILIATION OR RECONCILLING)(3N)(COMMUNICATION OR NETWORK? ? OR ONLINE OR TELEPHONY OR TELEPHONE OR TELEPHONIC OR TELECOMMUNICATION OR NETWORK)

S9 47 AU=(SOSA, R? OR SOSA R? OR SOSA(2N)R? OR SOSA, R? OR SOSA - B? OR SOSA, B? OR SOSA(2N)B?)

S10 6 S9 AND S1

S11 5 S10 AND S2

S12 25 S2(15N)S3

S13 23 RD (unique items)

S14 3 S13 NOT PY> 1999

S15 162 S1(25N)S3

S16 183 S1(25N)S4

S17 44 S1(25N)S5

S18 1563 S1(25N)S6

S19 3942 S1(25N)S7

S20 25 S1(25N)S8

S21 20 S17 NOT PY> 1999

S22 1 S20 NOT PY> 1999

S23 55 S15 NOT PY> 1999

S24 51 S16 NOT PY> 1999

S25 4750 (S1:S19)(3N)S2

S26 12 S25(3N)S4

S27 1 S24(7N)S7

S28 75 S14 OR S21 OR S22 OR S23 OR S27

S29 50 RD (unique items)

29/3,K/1 (Item 1 from file: 348)
 DIALOG(R) File 348: EUROPEAN PATENTS
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01030324
 MOBILE ELECTRONIC COMMERCE SYSTEM

MOBILES ELEKTRONISCHES HANDELSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

PATENT ASSIGNEE:

MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD, (216884), 1006, Oaza-Kadoma,
Kadoma-shi, Osaka 571-0000, (JP), (Applicant designated States: all)

INVENTOR:

TAKAYAMA, Hisashi, 5-6-12-104, Matsubara, Setagaya-ku, Tokyo 156-0043,
(JP)

LEGAL REPRESENTATIVE:

Grunecker, Kinkeldey, Stockmair & Schwanhauser Anwaltssozietat
(100721), Maximilianstrasse 58, 80538 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 950968 A1 991020 (Basic)

WO 9909502 990225

APPLICATION (CC, No, Date): EP 98937807 980813; WO 98JP3608 980813

PRIORITY (CC, No, Date): JP 97230564 970813

DESIGNATED STATES: DE; FR; GB

RELATED DIVISIONAL NUMBER(S) - PN (AN):

(EP 2004015278)

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

ABSTRACT WORD COUNT: 150

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; Japanese

FULLTEXT AVAILABILITY:

Available Text Language Update Word Count

CLAIMS A (English) 9942 17239

SPEC A (English) 9942 160346

Total word count - document A 177585

Total word count - document B 0

Total word count - documents A + B 177585

...SPECIFICATION means has been requested to perform an electronic

telephone card issuing process and an electronic

telephone card charge settlement

process; the service providing means, upon receiving the request message,

communicates with the **settlement** processing means to

perform the settlement for the **charge** for the

...In the second storage means for the electronic wallet.

Therefore, the communication service provider can

charge an amount that corresponds to a fee for a

provided wireless communication service.

According to the invention cited in claim 113, the electronic

telephone card settlement means,

when radio wireless communication service is provided, generates and then

transmits, to the electronic wallet, a communication fee

charge message for an amount charged that corresponds

to an additional communication fee; the electronic wallet...payment and

the person making the payment are verified, and the imposition of an

illegal **charge** by the owner of the electronic

telephone card settlement means can

be prevented.

According to the invention cited in claim 116, not only the...the

embodiment of the present invention;

Fig. 41A is a flowchart showing the digital signature

processing according to the embodiment of the present

invention;

Fig. 41B is a flowchart showing the...a payment card to purchase a

product or to obtain a service, or for a **settlement**

process when the user employs a telephone card to settle a **charge** incurred by the use of the wireless telephone communication service. Therefore, this system does not...terminal, in which the electronic payment card is stored, to the merchant terminal 102, and **charge** settlement

information provided by the electronic payment card is extracted in order to perform a charge **settlement** process.

The electronic **telephone** card service is a complete electronic service for the vending of a telephone card via...

29/3.K/2 (Item 2 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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00535997

Transaction recording apparatus and method
Vorrichtung und Verfahren zur Aufzeichnung von Transaktionen
Dispositif et methode pour l'enregistrement de transactions

PATENT ASSIGNEE:

NCR International, Inc., (1449484), 1700 South Patterson Boulevard,
Dayton, Ohio 45479, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Kapp, Michael Alan, 425 Springbrook Drive, S.W., New Philadelphia, Ohio
44663, (US)

Protheroe, Robert Llewellyn, 606 Clark Street, Cambridge, Ohio 43725,
(US)

Omega, Albert Michael, 62760 Range Road, Lore City, Ohio 43755, (US)

LEGAL REPRESENTATIVE:

Irish, Vivien Elizabeth (32204), International IP Department, NCR
Limited, 206 Marylebone Road, London NW1 6LY, (GB)

PATENT (CC, No, Kind, Date): EP 494796 A2 920715 (Basic)

EP 494796 A3 960306

EP 494796 B1 980415

APPLICATION (CC, No, Date): EP 92300241 920110;

PRIORITY (CC, No, Date): US 640199 910111

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G07C-009/00;

ABSTRACT WORD COUNT: 87

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS B	(English)	9816	309
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CLAIMS B	(German)	9816	303
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CLAIMS B	(French)	9816	377
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SPEC B	(English)	9816	4096
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Total word count - document A	0
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Total word count - document B	5085
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Total word count - documents A + B	5085
------------------------------------	------

...SPECIFICATION the terminal may send the data over communication links to a validation point for signature **validation** and

transaction approval. **Validation**

may be done by the human eye or by automatic signature recognition equipment. The electronic **charge** or debit draft

information is stored locally on disk 15 for later retrieval and batch transmission to an Automated...

29/3,K/3 (Item 3 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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00387543

Charge transfer device achieving a large charge transferring efficiency without sacrifice of dynamic range of output signal level.
Ladungsverschiebe-Bauelement mit hoher Ladungsübertragungs-Effizienz ohne Einbusse der Ausgangssignal-Dynamik.
Dispositif a transfert de charge realisant une grande efficacite de transfert de charge sans sacrifier la dynamique du signal de sortie.

PATENT ASSIGNEE:

NEC CORPORATION, (236690), 7-1, Shiba 5-chome Minato-ku, Tokyo 108-01, (JP). (applicant designated states: DE;FR;GB)

INVENTOR:

Miwada, Kazuo, c/o NEC Corporation, 33-1, Shiba 5-chome, Minato-ku, Tokyo - (JP)

LEGAL REPRESENTATIVE:

Glawe, Delfs, Moll & Partner (100692), Patentanwälte Postfach 26 01 62, D-80058 München, (DE)

PATENT (CC, No, Kind, Date): EP 383210 A1 900822 (Basic)
EP 383210 B1 940427

APPLICATION (CC, No, Date): EP 90102588 900209;

PRIORITY (CC, No, Date): JP 8932430 890211

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS (V7): H01L-029/796; H01L-027/148;

ABSTRACT WORD COUNT: 185

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	EPBBF1	195
CLAIMS B	(German)	EPBBF1	171
CLAIMS B	(French)	EPBBF1	228
SPEC B	(English)	EPBBF1	2580
Total word count - document A			0
Total word count - document B			3174
Total word count - documents A + B			3174

...SPECIFICATION type charge transfer region 23 extends in the right direction of Figs. 4 and 5 **for** providing a large **number** of the **charge** transfer stages, only two stages located at the terminal **end** of the transfer **line** are shown in the figures for the sake of simplicity. In this instance, the charge...

29/3,K/4 (Item 4 from file: 348)
DIALOG(R)File 348: EUROPEAN PATENTS
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00303587

System for enabling descrambling on a selective-subscription basis in a subscriber communication network.

System zur Entschlüsselungsfreigabe auf selektiver Abonnementsbasis in einem Abonnementenkommunikationsnetz.

Système permettant le débrouillage sur base d'abonnement sélectif dans un réseau de communication d'abonnées.

PATENT ASSIGNEE:

THE TITAN CORPORATION, (1003032), 3033 Science Park Road, San Diego, California 92121, (US), (applicant designated states: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL; SE)

CABLE/HOME COMMUNICATION CORP., (890530), 6262 Lusk Boulevard, San Diego California 92121, (US), (applicant designated states: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL; SE)

INVENTOR:

Gilhouse, Klein Shaw, 4039 Calgary Avenue, San Diego California 92122, (US)

Van Harding, Michael, 1462 Oliver Avenue Apt. C, San Diego California 92109, (US)

Heller, Jerrold Allan, 4232 Pavlov Avenue, San Diego California 92122, (US)

Blakeney, Robert Darrel, II, 390 Stratford Court Apt 9, Del Mar California 92014, (US)

LEGAL REPRESENTATIVE:

Cookson, Barbara Elizabeth et al (50341), WITHERS & ROGERS 4 Dyer's Buildings Holborn, London EC1N 2JT, (GB)

PATENT (CC, No, Kind, Date): EP 314203 A2 890503 (Basic)

EP 314203 A3 890823

EP 314203 B1 930526

APPLICATION (CC, No, Date): EP 88120288 850603;

PRIORITY (CC, No, Date): US 618917 840608

DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 164983 (EP 853038974)

INTERNATIONAL PATENT CLASS (V7): H04N-007/16; H04H-001/02;

ABSTRACT WORD COUNT: 216

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
----------------	----------	--------	------------

CLAIMS B	(English)	EPBBF1	747
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CLAIMS B	(German)	EPBBF1	676
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CLAIMS B	(French)	EPBBF1	862
----------	----------	--------	-----

SPEC B	(English)	EPBBF1	5533
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Total word count - document A	0
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Total word count - document B	7818
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Total word count - documents A + B	7818
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...SPECIFICATION or channel.

One of the bits of the program mask signal on line 23 indicates

whether the received scrambled

television signal may be descrambled on an

impulse-purchase basis. When it may

be so descrambled, an impulse-purchase signal is provided in this

provided on line 21 to the display device 22. **When**

a credit-available signal is provided on line 17, a

not-prepaid signal is provided on line 26 and an impulse-

purchase signal is provided on 30, the display driver

and logic circuit 19, provides an enabling...to the given subscriber

terminal by the subscriber address included in such message. Accordingly,

unique **category** rekey messages **are** transmitted to each of the subscriber terminals.

When the number of alternative **authorization** functions and the **number** of alternative **programs** and/or channels that are provided to the subscribers over the network exceeds the 56...facilitate computation of a refund when service is discontinued or the equipment is transferred.

In **order to verify** the accumulated **charge information** provided to the broadcast company by the subscriber, authentication information also is displayed on the

29/3,K/7 (Item 2 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00438439
METHODS FOR CELLULAR PAY PHONE/DEBIT PHONE SUPPORT
PROCEDES RELATIFS AU SUPPORT DE FACTURATION POUR PUBLIPHONES

Patent Applicant/Assignee:
TELEFONAKTIEBOLAGET LM ERICSSON (publ),

Inventor(s):
LUNDBORG Tomas,
COULOMBE Benoit,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9828903 A1 19980702

Application: WO 97SE2212 19971223 (PCT/WO SE9702212)

Priority Application: US 96772471 19961223; US 97826793 19970325; US 97826794 19970325

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM
KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR
GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Fulltext Word Count: 7383

Fulltext Availability:
Detailed Description

Detailed Description

... manner. The Charge Rate Order function is used as specified in TACS but without several **Charge** Rate Order **codes** which have been reserved for Authentication and Privacy. The Charge Rate **Order** or **Authentication** and Privacy functions include sending

29/3,K/8 (Item 3 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00342494 **Image available**
INTERACTIVE BROADCASTING SYSTEM



SYSTEME DE TELEDIFFUSION INTERACTIF

Patent Applicant/Assignee:

FLEXYDIAL PTY LTD,
GOSNEY Peter John,

Inventor(s):

GOSNEY Peter John,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9625006 A1 19960815

Application: WO 96AU58 19960209 (PCT/WO AU9600058)

Priority Application: AU 951069 19950210; AU 952068 19950331; AU 956808 19951127

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE
KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK TJ TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AZ BY KG KZ RU TJ
TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA
GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 14806

Fulltext Availability:

Detailed Description

Detailed Description

... address, postcode

4. Home telephone number (for order verification)

5. Fax number, if available (for **order**

verification)

6. Date of Birth (DDMMYY)

7. Male/female

8. Income range (in specified bands)

9. Occupation

10. Preferred payment method (credit, debit(?),

charge)

11. Card **Number/Charge** Account

Number

12. **Verify** every **order**? (Yes/No)

13. Deliver to home? (Yes/No)

14. Hold for Pick-Up? (Yes/No...record shows that a fax number is available

for verification, the host immediately creates an

order

Verification notice covering the

order. This advises the

customer what will be supplied, the unit price and extended

item totals, the total order value, any delivery

charges,

order **number**, the ship-to-address, the payment method

and

what will be billed to the customer account for the

order.

The **Order verification** is faxed

automatically by the host

and should be received within 2-3 minutes after...

DIALOG(R) File 349: PCT FULLTEXT
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00335657 **Image available**

TRANSACTION VERIFICATION APPARATUS & METHOD
APPAREIL ET PROCEDE DE VERIFICATION DE TRANSACTION

Patent Applicant/Assignee:

KRETZSCHMAR Loren,
DAVIS Victoria,

Inventor(s):

KRETZSCHMAR Loren,
DAVIS Victoria,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9618169 A1 19960613

Application: WO 95US15721 19951201 (PCT/WO US9515721)

Priority Application: US 94349784 19941206; US 95485824 19950606

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

Publication Language: English

Fulltext Word Count: 7175

Fulltext Availability:

Detailed Description

Detailed Description

... one time

transactions. when making credit card phone calls, the

reader 11 enters the phone **number** to

charge the call and

the fingerprint reader 12 **verifies** that the

transaction is

authorized,

Pigs, 1, 3 and 4 depict a system for paying bills

although other...

29/3,K/10 (Item 5 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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00335650 **Image available**

COMPUTER SYSTEM FOR MANAGING CLIENT FINANCIAL ACCOUNTS WITH OVERDRAFT
PROTECTION

SYSTEME INFORMATIQUE POUR LA GESTION DE COMPTES FINANCIER DE CLIENT AVEC
UNE PROTECTION CONTRE LE DECOUVERT

Patent Applicant/Assignee:

PROPRIETARY FINANCIAL PRODUCTS INC,

Inventor(s):

ATKINS Charles A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9618162 A1 19960613

Application: WO 95US15922 19951204 (PCT/WO US9515922)

Priority Application: US 94442 19941206

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AU BB BG BR BY CA CN CZ EE FI GE HU IS JP KG KP KR KZ LK LR LS LT

LV MD MG MK MN MX NO NZ PL RO RU SG SI SK TJ TM TT UA UZ VN KE LS MW SD

SZ UG AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM
GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 37555
Fulltext Availability:
Detailed Description

Detailed Description

... and
borrowing. The MyNet' SmarTerminal' Point of Sale (POS)
terminal functions may include credit authorization;
transaction confirmation; check
recognition and
authorization; receive and send
charge information from
conventional magnetic strip card or infrared
SmartWallet', SmartPurse ... , or SmartCard' devices.

The system is...

29/3,K/11 (Item 1 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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06152218 46096428
Yield-Burning Deal Delayed Until 2000 Parties Need Time To Verify Markups
Hume, Lynn
Bond Buyer v330n30763 PP: 1 Nov 5, 1999
ISSN: 0732-0469 JRNLCODE: BBBB
WORD COUNT: 647

...TEXT: also dispute Brock's attempt in the suit to represent other
municipal issuers and to **charge** an open-
ended number of municipal securities
firms, and not just those named.

Brock has until Dec. 15 to...

29/3,K/12 (Item 2 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rights reserved.

01515191 01-66179
12 tips to make financial operations more efficient
Kevles, Barbara
Journal of Accountancy v184n4 PP: 53-56 Oct 1997
ISSN: 0021-8448 JRNLCODE: JAC
WORD COUNT: 2117

...TEXT: order information can waste valuable time of accounts payable
staff who must review invoices against **purchase**
orders for verification. Companies
can eliminate this problem by asking the employee or department making the
purchase to provide key financial **information** such as
charge code, payment terms (rapidity
of payment), payment method (wire or check) and the vendor's remittance...

29/3,K/13 (Item 3 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
(c) 2010 ProQuest Info&Learning. All rights reserved.

00979852 96-29245
Using EPA as an information source
Bolstridge, June C
Occupational Hazards v57n2 PP: 53-56 Feb 1995
ISSN: 0029-7909 JRNL CODE: OHA
WORD COUNT: 1640

...TEXT: Environmental Datafiles & Software, that can guide you to
useful environmental information sources.

Before placing an **order**, call to
verify price, availability, and handling
charges:

* National Technical **Information** Service (NTIS)

29/3,K/14 (Item 1 from file: 9)
DIALOG(R)File 9: Business & Industry(R)
(c) 2010 Gale/Cengage. All rights reserved.

01000133 Supplier Number: 23565852 (USE FORMAT 7 OR 9 FOR FULLTEXT)
100 Channels And Nothing To Bank On
(TV-based banking appears to be far-off, despite the huge potential)
Financial Service ONLINE, p 48+
July 1996
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2174

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...choosing the goods and hitting the select button on Time Warner's remote
control, which **confirms** the **purchase**,
the shipping address and the credit card to which the purchase should be
charged. Credit card **information** is
stored by Time Warner.

When the FSN service is started, Time Warner dispatches a...

29/3,K/15 (Item 1 from file: 610)
DIALOG(R)File 610: Business Wire
(c) 2010 Business Wire. All rights reserved.

00094103 19990823235B1550 (USE FORMAT 7 FOR FULLTEXT)
Concurrent Computer Corporation Reports Fiscal Year 1999 Results
Business Wire

Monday, August 23, 1999 16:53 EDT
JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 1,385

TEXT:

...4

million, or \$0.07 per share for fiscal year 1998. Included in these year-**end numbers** are non-cash **charges** of \$1.8 million taken for excess and obsolete inventory and bad debt incurred in...

29/3,K/16 (Item 1 from file: 810)
DIALOG(R) File 810: Business Wire
(c) 1999 Business Wire . All rights reserved.

0533822 BW1173

AT & T WIRELESS CDPD: AT&T Wireless Services announces commercial introduction of Wireless Data Services in Pittsburgh; Wireless Packet Data Service and Circuit Data Service enable mobile computer users to access corporate applications and data

November 13, 1995

Byline: Business Editors, Telecommunication Writers

...is well-suited for applications such as remote database queries, dispatch, data entry, point-of-sale
:/ B>
verification and messaging. Data moves quickly at 19.2 Kbps, and charges are based on data volume, not on minutes of use, so users can afford to stay connected and use...

29/3,K/17 (Item 2 from file: 810)
DIALOG(R) File 810: Business Wire
(c) 1999 Business Wire . All rights reserved.

0500986 BW1120

AT & T MCCAW: AT&T's McCaw Announces First Commercial Wireless Data Service For Tulsa, Oklahoma City and Salt Lake City; AirData Provides Remote Business Workers Access to Information Any Time, Anywhere; Unlike Cellular Voice, Data Charges Are Based on Volume, Not Minutes of Use

July 17, 1995

Byline: Business Editors

...for applications such as remote database access, remote host access, dispatch, data entry, point-of-sale **verificatio**

n, and messaging.

AirData helps businesses become more competitive by providing cost-effective access to information. Data moves quickly at 19.2

Kbps and, because **charges** are based on **data**<

/ **B> volume, most businesses**

will incur monthly charges of less than \$100 per user.

"With current...

29/3,K/18 (Item 3 from file: 810)

DIALOG(R)File 810: Business Wire

(c) 1999 Business Wire . All rights reserved.

0497995 BW1071

MCCAW CELLULAR: AT&T's McCaw Announces First Commercial Wireless Data Service For Seattle, Portland, Minneapolis and Las Vegas; AirData Provides Remote Business Workers Access to Any-Time, Anywhere Information; Unlike Cellular Voice, Data Charges Are Based on Volume, Not Minutes of Use

June 30, 1995

Byline: Business Editors

...for

applications such as remote database access, remote host access, dispatch, data entry, point-of-sale **verificatio**
n and messaging.

AirData helps businesses be competitive by providing

cost-effective access to **information**. **Charges&**

It; B> are based on volume of

data; most businesses will incur monthly charges of less than...

29/3,K/19 (Item 1 from file: 275)

DIALOG(R)File 275: Gale Group Computer DB(TM)

(c) 2010 Gale/Cengage. All rights reserved.

02326020 SUPPLIER NUMBER: 55581984 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Concurrent Computer Corporation Reports Fiscal Year 1999 Results.(Company

Financial Information)

EDGE: Work-Group Computing Report, NA

August 30, 1999

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1113 LINE COUNT: 00150

TEXT:

...4 million, or \$0.07 per share for fiscal year 1998. Included in these year-**end numbers** are non-cash **charges** of \$1.8 million taken for excess and obsolete inventory and bad debt incurred in...

29/3,K/20 (Item 2 from file: 275)

DIALOG(R)File 275: Gale Group Computer DB(TM)



(c) 2010 Gale/Cengage. All rights reserved.

01987763 SUPPLIER NUMBER: 18676934 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Mobilizing your work force. (wireless networks) (Technology Information)
Velasquez, Sonina
INTERNETWORK, v7, n9, p41(5)
Sep, 1996
LANGUAGE: English RECORD TYPE: Fulltext: Abstract
WORD COUNT: 3439 LINE COUNT: 00282

... is well-suited for applications such as remote database queries,
dispatch, data entry, point-of-**sale**
verification and messaging. Data moves quickly at 19.2
Kbps and **charges** are based on **data**
volume not minutes of use, so users can afford to stay connected and use
their...

29/3,K/21 (Item 3 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rights reserved.

01878823 SUPPLIER NUMBER: 17815630 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Wireless: AT&T Wireless Services announces commercial introduction of
wireless data services in Pittsburgh. (Company Business and Marketing)
EDGE, on & about AT&T, v10, n382, p28(1)
Nov 20, 1995
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 472 LINE COUNT: 00058

... is well-suited for applications such as remote database queries,
dispatch, data entry, point-of-**sale**
verification and messaging. Data moves quickly at 19.2
Kbps, and **charges** are based on **data**
volume, not on minutes of use, so users can afford to stay connected and
use...

29/3,K/22 (Item 4 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rights reserved.

01824120 SUPPLIER NUMBER: 17200153 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Wireless: AT&T's McCaw announces first commercial wireless data service
for Tulsa, Oklahoma City & Salt Lake City; AirData provides remote
business workers access to information any time, anywhere. (AirDataSM
Business Service available)
EDGE, on & about AT&T, v10, n365, p13(1)
July 24, 1995
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 693 LINE COUNT: 00068

... for applications such as remote database access, remote host
access, dispatch, data entry, point-of-**sale**
verification, and messaging.
AirData helps businesses become more competitive by providing
cost-effective access to information. Data moves quickly at 19.2 Kbps and,

because **charges** are based on **data**
volume, most businesses will incur monthly charges of less than \$100 per
user.

"With current...

29/3,K/23 (Item 5 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rights reserved.

01822542 SUPPLIER NUMBER: 17161061 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Wireless: AT&T's McCaw announces 1st commercial wireless data service
for Seattle, Portland, Minneapolis and Las Vegas; unlike cellular voice,
data charges are based on volume, not minutes of use. (AirData Business
Service)

EDGE, on & about AT&T, v10, n362, p24(1)

July 3, 1995

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 522 LINE COUNT: 00057

... for applications such as remote database access, remote host
access, dispatch, data entry, point-of-sale
verification and messaging.

AirData helps businesses be competitive by providing cost-effective
access to **information**. **Charges** are
based on volume of data; most businesses will incur monthly charges of less
than...

29/3,K/24 (Item 1 from file: 621)
DIALOG(R)File 621: Gale Group New Prod.Annou.(R)
(c) 2010 Gale/Cengage. All rights reserved.

01031838 Supplier Number: 39950571 (USE FORMAT 007 FOR FULLTEXT)

MCDONNELL DOUGLAS UNVEILS NEW ORDER ENTRY MODULE

PR Newswire, pN/A

Jan 30, 1987

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 243

... System.

The new module works in real time to capture and route hospitals'
order and **charge information**

Using the application, orders can be
placed at designated locations throughout the hospital and printed
instantly in the appropriate ancillary area. Simultaneously, the
originator receives **verification** that the
order has been received.

The module also features on-line inquiry and status of orders.

Designed...

29/3,K/25 (Item 1 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)
(c) 2010 Gale/Cengage. All rights reserved.

03744691 Supplier Number: 48097066 (USE FORMAT 7 FOR FULLTEXT)
NASA Issues Investor 'Bill of Rights'
Bank Mutual Fund Report, v5, n421, pN/A
Nov 3, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 311

... firm and receive prompt attention to and fair consideration of your concerns.

9. Receive complete **information** about commissions, sales **charges**, maintenance or service charges, transaction or redemption fees, and penalties.

10. Contact your state or provincial securities agency in **order to verify** the employment and disciplinary history of a securities salesperson and the salesperson's firm; find...

29/3,K/26 (Item 2 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
(c) 2010 Gale/Cengage. All rights reserved.

02924370 Supplier Number: 45948892 (USE FORMAT 7 FOR FULLTEXT)
WIRELESS: AT&T WIRELESS SERVICES ANNOUNCES COMMERCIAL INTRODUCTION OF WIRELESS DATA SERVICES IN PITTSBURGH
EDGE, on & about AT&T, pN/A
Nov 20, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 606

... is well-suited for applications such as remote database queries, dispatch, data entry, point-of-sale **verification** and messaging. Data moves quickly at 19.2 Kbps, and **charges** are based on **data** volume, not on minutes of use, so users can afford to stay connected and use...

29/3,K/27 (Item 3 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
(c) 2010 Gale/Cengage. All rights reserved.

02802189 Supplier Number: 45684632 (USE FORMAT 7 FOR FULLTEXT)
WIRELESS: AT&T'S MCCAOW ANNOUNCES 1ST COMMERCIAL WIRELESS DATA SERVICE FOR TULSA, OKLAHOMA CITY & SALT LAKE CITY; AIRDATA PROVIDES REMOTE BUSINESS WORKERS ACCESS TO INFORMATION ANY TIME, ANYWHERE
EDGE, on & about AT&T, v10, n365, pN/A
July 24, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 717

... for applications such as remote database access, remote host access, dispatch, data entry, point-of-sale **verification**, and messaging.

AirData helps businesses become more competitive by providing cost-effective access to information. Data moves quickly at 19.2 Kbps and, because **charges** are based on **data** volume, most businesses will incur monthly charges of less than \$100 per user.

"With current...

29/3,K/28 (Item 4 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
(c) 2010 Gale/Cengage. All rights reserved.

02784460 Supplier Number: 45649925 (USE FORMAT 7 FOR FULLTEXT)
WIRELESS: AT&T'S MCCA W ANNOUNCES 1ST COMMERCIAL WIRELESS DATA SERVICE
FOR SEATTLE, PORTLAND, MINNEAPOLIS AND LAS VEGAS; UNLIKE CELLULAR VOICE,
DATA CHARGES ARE BASED ON VOLUME, NOT MINUTES OF USE
EDGE, on & about AT&T, v10, n362, pN/A
July 3, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 582

... for applications such as remote database access, remote host access, dispatch, data entry, point-of-sale **verification** and messaging.

AirData helps businesses be competitive by providing cost-effective access to **information**. **Charges** are based on volume of data; most businesses will incur monthly charges of less than...

29/3,K/29 (Item 1 from file: 613)
DIALOG(R)File 613: PR Newswire
(c) 2010 PR Newswire Association Inc. All rights reserved.

00140700 19990713DETU014 (USE FORMAT 7 FOR FULLTEXT)
Michigan Attorney General Granholm Files Lawsuit Against Travel Companies
And Robin Leach for Misleading Consumers
PR Newswire
Tuesday, July 13, 1999 14:26 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 450

...of a vacation package. The certificates directed consumers to call a toll-free number to **confirm** their **deal**. When consumers called, the companies would then pitch what they called "discount" vacation packages. Even then, the suit **charges**, important **information** was not disclosed; vacation package values were grossly inflated; and, in some

instances, hotel and...

29/3,K/30 (Item 1 from file: 813)
DIALOG(R) File 813: PR Newswire
(c) 1999 PR Newswire Association Inc. All rights reserved.

1416791 CGTH053
Ryan Joins Five States Suing TV Personality Robin Leach And Co-Travel
Promoters

DATE: February 4, 1999 13:36 EST WORD COUNT: 502

... accommodations and service fees. The certificates directed consumers to call a toll-free number to **confirm** their **deal**. When consumers called, the companies would then pitch what they called "discount" vacation packages. Even then, the suit **charges**, important **information** was not disclosed and vacation package values were grossly inflated. The suit also charges that...

29/3,K/31 (Item 2 from file: 813)
DIALOG(R) File 813: PR Newswire
(c) 1999 PR Newswire Association Inc. All rights reserved.

1174763 DCM008
NASAA: Investor Bill of Rights Created to Help Prevent Securities Fraud;
Ten Point Declaration Aimed at Individual Investors

DATE: October 27, 1997 09:56 EST WORD COUNT: 469

...firm and receive prompt attention to and fair consideration of your concerns.

9. Receive complete **information** about commissions, sales **charges**, maintenance or service charges, transaction or redemption fees, and penalties.

10. Contact your state or provincial securities agency in order to **verify** the employment and disciplinary history of a securities salesperson and the salesperson's firm; find...

29/3,K/32 (Item 3 from file: 813)
DIALOG(R) File 813: PR Newswire
(c) 1999 PR Newswire Association Inc. All rights reserved.

0827482 PG005
PENNSYLVANIA OFFICE OF CONSUMER ADVOCATE: BELL ATLANTIC REFUND

DATE: June 1, 1995 12:03 EDT WORD COUNT: 591

...in that protection."

In addition to the refund, Bell agreed to provide a new telephone **number** at **no charge** to any affected customer who requests one. Bell also has established a toll-free number (1-800-562-5588) which any customers can call in **order to verify** that Caller ID blocking is working on their telephone lines.

With Caller ID blocking, a...

29/3,K/33 (Item 4 from file: 813)
DIALOG(R) File 813: PR Newswire
(c) 1999 PR Newswire Association Inc. All rights reserved.

0566237 NY117
ALEXANDER & ALEXANDER CP STILL ON FITCHALERT AFTER ANNOUNCEMENT --
FITCH FINANCIAL WIRE --

DATE: February 16, 1993 15:57 EST WORD COUNT: 145

...plans in light of
this recent reserving action, as well as finalization of 1992 year-
end
numbers.

The **charge** will not immediately affect cash.
However, cash will be
impacted over the long term as...

29/3,K/34 (Item 1 from file: 16)
DIALOG(R) File 16: Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rights reserved.

06971677 Supplier Number: 57759686 (USE FORMAT 7 FOR FULLTEXT)
Software helps to automate internal processes for cards.
Purchasing. v127, n8, p112
Nov 18, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 705

... prompt payment discounts from the bank.
Now, cardholders can efficiently track purchases and easily access
information about prior **purchases.**
Charge numbers are
validated at the time they are input, increasing
accuracy of information being uploaded into the general...

29/3,K/35 (Item 2 from file: 16)
DIALOG(R) File 16: Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rights reserved.

05915860 Supplier Number: 53143621 (USE FORMAT 7 FOR FULLTEXT)
The Mixed Blessing of Technology Spending: Desks Must Spend on Technology to
Remain Competitive.
Malik, Om
Traders, pNA(1)
July 1, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1349

... firms banded together to create FIX's comprehensive open standard,
allowing firms to communicate indications, **orders**,
confirmations and **trade-allocation**
information, virtually without **charge**

FIX is currently being adopted by the majority of U.S.-based equity
buy-side...

29/3,K/36 (Item 3 from file: 16)
DIALOG(R) File 16: Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rights reserved.

03914689 Supplier Number: 45649924 (USE FORMAT 7 FOR FULLTEXT)
WIRELESS: AT&T'S MCCA W ANNOUNCES 1ST COMMERCIAL WIRELESS DATA SERVICE
FOR SEATTLE, PORTLAND, MINNEAPOLIS AND LAS VEGAS; UNLIKE CELLULAR VOICE,
DATA CHARGES ARE
EDGE, on & about AT&T, pN/A
July 3, 1995
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 578

... for applications such as remote database access, remote host
access, dispatch, data entry, point-of-sale
verification and messaging.

AirData helps businesses be competitive by providing cost-effective
access to **information**. **Charges** are
based on volume of data; most businesses will incur monthly charges of less
than...

29/3,K/37 (Item 4 from file: 16)
DIALOG(R) File 16: Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rights reserved.

02862506 Supplier Number: 43854796 (USE FORMAT 7 FOR FULLTEXT)
Waiters on Wheels: Delivering the goods
Nation's Restaurant News, v0, n0, p76
May 24, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 2046

... comptroller Fernando Hidalgo, W.O.W. software prompts operators to ask the right questions and **verify orders**, and it calculates the order total, including tax and the delivery **charge**. All **information** entered into the system is captured to provide company management and client restaurateurs with detailed...

29/3,K/38 (Item 5 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rights reserved.

02862446 Supplier Number: 43854736 (USE FORMAT 7 FOR FULLTEXT)
RETAIL SCOREBOARD: TOP 20 ROUNDUP: Hechinger to forge ahead with warehouses
National Home Center News, v0, n0, p22
May 24, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 497

... 37 per share, to fund the conversion and relocation of Hechinger units.

Hechinger's year-end **numbers** reflect this **charge** as the company reported a net loss of \$26.3 million. Before the \$57.3...

29/3,K/39 (Item 1 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
(c) 2010 Gale/Cengage. All rights reserved.

08027099 SUPPLIER NUMBER: 17322154 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Some bank tech firms sidestepped the selloff by posting good profits. (bank technology stocks)(Brief Article)
Tracey, Brian
American Banker, v160, n140, p18(1)
July 24, 1995
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 435 LINE COUNT: 00039

... million charge relating to layoffs of 200 employees announced last month. "Excluding this one-time **charge**, results from (the **information** services unit's) operations reflect a solid improvement over the first quarter," said Joe Ford, Alltel's chairman and chief executive officer.

Point of sale terminal systems manufacturer **Verifone** Inc. reported that second-quarter income reached \$8.8 million, or 38 cents per share...

29/3,K/40 (Item 2 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
(c) 2010 Gale/Cengage. All rights reserved.

07710329 SUPPLIER NUMBER: 16659120 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Using EPA as an information source; knowing who to call at EPA and what to ask for can be a boost to your environmental compliance efforts.

Bolstridge, June C.

Occupational Hazards, v57, n2, p53(4)

Feb, 1995

ISSN: 0029-7909 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 1747 LINE COUNT: 00140

... Environmental Datafiles & Software, that can guide you to useful environmental information sources:

Before placing an **order**, call to **verify** price, availability, and handling

charges:

* National Technical **Information** Service (NTIS)
5885 Port Royal Rd., Springfield, VA 22161 Phone: 703-487-4650 Fax: 703...

29/3,K/41 (Item 3 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
(c) 2010 Gale/Cengage. All rights reserved.

06466003 SUPPLIER NUMBER: 13784270 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Walters on Wheels: delivering the goods. (take-out delivery service)
(Includes related article on a Walters on Wheels delivery person)

Little, Alan

Nation's Restaurant News, v27, n21, p76(3)

May 24, 1993

ISSN: 0028-0518 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 2120 LINE COUNT: 00163

... comptroller Fernando Hidalgo, W.O.W. software prompts operators to ask the right questions and **verify**

orders, and it calculates the order total, including tax and the delivery **charge**. All

information entered into the system is captured to provide company management and client restaurateurs with detailed...

29/3,K/42 (Item 4 from file: 148)
DIALOG(R)File 148: Gale Group Trade & Industry DB
(c) 2010 Gale/Cengage. All rights reserved.

04500908 SUPPLIER NUMBER: 08049130 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Third annual 1990 directory of human resources services, products and suppliers. (directory)

Personnel, v67, n1, p41(109)

Jan, 1990

DOCUMENT TYPE: directory ISSN: 0031-5702 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 105313 LINE COUNT: 10071

... 4 million

No. of Employees: 35
Health Benefits Management System
controls enrollment, claim adjudication,
payment, **validates** ICD-9, CPT-4
codes, and

UCR **charges**. The system handles plans, duplicate claims, tracks limits and deductibles, correspondence, and on-line inquiries...

29/3,K/43 (Item 1 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2010 Dialog. All rights reserved.

05872588 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Lehman fined 100,000 usd by U.S. NASD
AFX EUROPE
June 23, 1999
JOURNAL CODE: WAXE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 257

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... bid price, a practice forbidden by NASD.
Lehman was further sanctioned for failing to include **information** about possible **charges** on the sale of shares with over 4,100 mutual fund **purchase confirmations**.
Lehman was found in violation of the NASD Regulation free-riding rule, which ensures that...

29/3,K/44 (Item 1 from file: 625)
DIALOG(R)File 625: American Banker Publications
(c) 2008 American Banker. All rights reserved.
0207711
NASAA Issues Investor 'Bill of Rights'
Bank Mutual Fund - November 3, 1997; Pg. 1; Vol. 5, No. 42
DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 303

TEXT:

...firm and receive prompt attention to and fair consideration of your concerns.

9. Receive complete **information** about commissions, sales **charges**, maintenance or service charges, transaction or redemption fees, and penalties.

10. Contact your state or provincial securities agency in **order to verify** the employment and disciplinary history of a securities salesperson and the salesperson's firm; find...

29/3,K/45 (Item 2 from file: 625)
DIALOG(R)File 625: American Banker Publications
(c) 2008 American Banker. All rights reserved.

0160314

Some Bank Tech Firms Sidestepped The Selloff by Posting Good Profits
American Banker - July 24, 1995; Pg. 18; Vol. 160, No. 140
WORD COUNT: 419

BYLINE:
By BRIAN TRACEY

TEXT:
...million
charge relating to layoffs of 200 employees announced last month.
"Excluding this one-time **charge**, results from (the
information services
unit's) operations reflect a solid improvement over the first quarter,"
said Joe Ford, Alltel's chairman and chief executive officer.
Point of **sale** terminal systems manufacturer
Verifone Inc. reported that
second-quarter income reached \$8.8 million, or 38 cents per share...

29/3,K/47 (Item 2 from file: 635)
DIALOG(R) File 635: Business Dateline(R)
(c) 2010 ProQuest Info&Learning. All rights reserved.

0110705 89-34634
ATMs: Their Use Is Growing, but Fees Stir Resentment; Machines Are Costly
Hiday, Jeffrey L.
The Providence Journal-Bulletin (Providence, RI, US), V105 N38 sF p8
PUBL DATE: 890924
WORD COUNT: 820
DATELINE: Providence, RI, US

TEXT:

...check the availability of funds -- and back. When the transaction is
complete, another message to **verify** the
transaction is sent to the home bank.

Furthermore, the messages must be routed through a third party, such as
Milwaukee, Wis.-based Deluxe **Data** Systems, which
charges roughly 10 cents for each transaction. Anytime a
customer uses a machine on the Yankee...

29/3,K/48 (Item 1 from file: 626)
DIALOG(R) File 626: Bond Buyer Full Text
(c) 2008 Bond Buyer. All rights reserved.

0218617
Yield-Burning Deal Delayed Until 2000: Parties Need Time To Verify Markups
The Bond Buyer - November 5, 1999; Pg. 1; Vol. 330, No. 30763
Word Count: 662

BYLINE:
By Lynn Hume

TEXT:

...also dispute Brock's attempt in the suit to represent other municipal issuers and to **charge** an open-ended number of municipal securities firms, and not just those named.

Brock has until Dec. 15 to...

29/3,K/49 (Item 1 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
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00304991 Story Number: 18871 (USE FORMAT 7 OR 9 FOR FULLTEXT)
THE ORLANDO SENTINEL, FLA., ON-LINE COLUMN
Joe Kilsheimer
October 28, 1995 17:23 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 962

...TEXT: on behalf of the cyber-merchant. To buy something, you use your First Virtual account number, but **charges** are applied to your credit card account only after you **confirm** the transaction via e-mail.
To get a First Virtual account, you must have a MasterCard or...

29/3,K/50 (Item 2 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
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00116704 Story Number: 16170 (USE FORMAT 7 OR 9 FOR FULLTEXT)
THIEVES TURN INSTANT CREDIT INTO FAST-GROWING FRAUD
Roger Chesley
Detroit Free Press
September 22, 1992 20:54 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 691

...TEXT: in May 1991. His credit fell victim to a hotel employee, who recorded his card number when Hammond **charged** his stay.
Hammond realized there was a problem when a saleswoman in Kentucky called him at home to **confirm** his order for a \$243 pair of Size 11 alligator shoes.
"Size 11 wouldn't fit me..."

IV. Text Search Results from Dialog

A. Abstract Databases

? show files

File 350:Derwent WPIX 1963-2010/UD=201035
(c) 2010 Thomson Reuters
File 347:JPIO Dec 1976-2010/Feb(Updated 100525)
(c) 2010 JPO & JPIO
File 35:Dissertation Abs Online 1861-2010/Apr
(c) 2010 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 65:Inside Conferences 1993-2010/Jun 10
(c) 2010 BLDSC all rts. reserv.
File 2:INSPEC 1898-2010/May W5
(c) 2010 The IET
File 474:New York Times Abs 1969-2010/Jun 10
(c) 2010 The New York Times
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Apr
(c) 2010 The HW Wilson Co.
File 34:SciSearch(R) Cited Ref Sci 1990-2010/May W5
(c) 2010 The Thomson Corp
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec
(c) 2006 The Thomson Corp
File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NLS Publishing Co.
File 6:NTIS 1964-2010/Jun W2
(c) 2010 NTIS, Intl Cpyrght All Rights Res
File 63:Transport Res(TRIS) 1970-2010/May
(c) fmt only 2010 Dialog
File 8:EI Compendex(R) 1884-2010/May W5
(c) 2010 Elsevier Eng. Info. Inc.
File 14:Mechanical and Transport Engineer Abstract 1966-2010/Apr
(c) 2010 CSA.
File 7:Social SciSearch(R) 1972-2010/May W5
(c) 2010 The Thomson Corp
File 139:EconLit 1969-2010/Apr
(c) 2010 American Economic Association

? ds

Set	Items	Description
S1	58686	(CHARGE OR CHARGED OR CHARGES)(3N)(NUMBER? ? ID OR IDENTIFICATION? ? OR DATA OR NUMBER? ? OR CODE?? OR INFO OR INFORMATION)
S2	441	S1(5N)(VALID OR AUTHENTICATED OR AUTHOR? OR VALIDATED OR VERIFIED OR AUTHENTICATE OR SECUR?)
S3	77195	(VERIF??? OR VERIFICATION? ? OR VALIDAT??? OR VALIDATION OR AUTHENTICAT? OR CONFIRM? OR SANCTIONED OR VALIDATED)(3N)(ORDER? ? OR DEALING? ? OR TRADE? ? OR TRADING OR TRANSACTION? ? OR PURCHAS??? OR EXCHANG??? OR DEAL? ? OR SELL??? OR SALE? ? OR BUY?)
S4	5743	(CHARGE OR CHARGING OR CHARGED)(3N)(ISSUE OR ISSUEING OR ISSUED OR REQUESTING OR REQUESTED OR RESPOND? OR DISTRIBUT?)(3-

N)(SYSTEM? ? OR DATABASE OR DATABASE? ? OR UNIT? ? OR PROCES-
S?)

S5 1819 (EXPIRE OR EXPIRED OR EXPIRED OR END OR ENDING OR ENDED OR
PROXYNUMBER? ? OR PROXY OR (TEMPORARY OR NONPERMANENT? OR IMP-
ERMANEN?? OR (NON OR "NOT")()PERMANEN?? OR (LIMITED OR SHORT)-
(TIME OR TERM) OR TRANSITORY))()NUMBER?

S6 127858 (ANONYMOUS OR PROXY OR PROXYNUMBER? ? OR PROXY()NUMBER? ? -
OR (TEMPORARY OR NONPERMANENT? OR IMPERMANEN?? OR (NON OR "NO-
T")()PERMANEN?? OR (LIMITED OR SHORT)()TIME OR TERM) OR TRAN-
SITORY()CARD? ?)

S7 71757 (HOLDING OR STORED()VALUE OR DEBIT OR CREDIT OR DEPOSIT OR
PREPAY OR PREPAID OR PRE()PAY OR PAID)()FUND? ? OR ACCOUNT?
? OR CARD? ?)

S8 1943 (SETTLEMENT OR RECONCILIATION OR RECONCILLING)(3N)(COMMUN-
ICATION OR NETWORK? ? OR ONLINE OR TELEPHONY OR TELEPHONE OR -
TELEPHONIC OR TELECOMMUNICATION OR NETWORK)

S9 494 AU= (SOSA, R? OR SOSA R? OR SOSA(2N)R? OR SOSA, R? OR SOSA -
B? OR SOSA, B? OR SOSA(2N)B?)

S10 5 S9 AND S1

S11 28 S2 AND S3

S12 4 S11 NOT PY> 1999

S13 10 S2 AND S4

S14 1 S2 AND S5

S15 13 S2 AND S6

S16 70 S2 AND S7

S17 2 S2 AND S8

S18 84 S12 OR S13 OR S14 OR S15 OR S16 OR S17

S19 21 S18 NOT PY> 1999

S20 21 S12 OR S19

t/3,k/ all

20/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.

0009591510 - Drawing available
WPI ACC NO: 1999-539776/199945
Related WPI Acc No: 1998-240325; 1999-478285
XRPX Acc No: N1999-399972
Secured **credit card** transaction
method in internet
Patent Assignee: JAESENT INC (JAES-N)
Inventor: ANDERSON R L; WONG J Y
Patent Family (1 patents, 1 countries)
Patent Application
Number Kind Date Number Kind Date Update
US 5956699 A 19990921 US 1996720785 A 19961003 199945 B
US 1997971272 A 19971117

Priority Applications (no., kind, date): US 1996720785 A 19961003; US
1997971272 A 19971117

Patent Details
Number Kind Lan Pg Dwg Filing Notes
US 5956699 A EN 6 1 C-I-P of application US 1996720785

Secured **credit card** transaction

method in internet

Original Titles:

System for secured **credit card** transactions on the internet.

Alerting Abstract ...which in turn is transferred to a money source along with the vendors ID and **transaction** monetary value for **verification**. ...USE - For **credit card** transaction in internet...

...ADVANTAGE - Improves **security** as the personal **charge number** is changed after every transaction...

...DESCRIPTION OF DRAWINGS - The figure is a schematic drawing depicting a method for **credit card** transaction on the internet.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A method for providing secure credit **card** transactions **over** the Internet generates a personal **charge number** from a **user account number** by inserting a user key into the user account number in accordance with an algorithm...

...a given point in time. Alternatively, the money source repository could generate a string of **valid** personal **charge numbers** for a **user** which are sequentially accessed according to usage.

Claims:

...entity identifier from the second entity to the money source;(6) verifying that the personal **charge number** is **valid** for the first entity;(7) providing the second entity with a **monetary** credit **associated** with the transaction monetary value; and(8) charging the first entity with a charged credit...

20/3,K/2 (Item 2 from file: 350)
DIALOG(R)File 350: Derwent WPIX
(c) 2010 Thomson Reuters. All rights reserved.

0009547125 - Drawing available
WPI ACC NO: 1999-492637/199941
XRPX Acc No: N1999-366835
Information access method for collecting fee from consumer for browsing information provided over Internet
Patent Assignee: BARBER T P (BARB-I)
Inventor: BARBER T P

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 5930777	A	19990727	US 199743020	P	19970415	199941 B
			US 1997862496	A	19970523	

Priority Applications (no., kind, date): US 199743020 P 19970415; US 1997862496 A 19970523

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5930777	A	EN	13	5	Related to Provisional US 199743020

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...value of only a fraction of a cent, allowing vendors to charge very little for access to their **information**. A token is pre-**authorization** for a consumer to pay for access for a particular page of information. In one...

...charge, the transaction is routed through the banker, which charges in credit units (those already **on account**), and credits the vendor account. The vendor later redeems for payment whatever credit units have...

Claims:

...charging from the consumer to the vendor, the consumer having a quantity of credit units **on account** with the banker, the vendor having an account with the banker for holding credit units...

20/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0007961407 - Drawing available

WPI ACC NO: 1997-051426/199705

Related WPI Acc No: 2002-338120; 2003-102002

XRPX Acc No: N1997-042322

Automatic mailing system for processing letters for further shipment by carrier - has shipping designation data entry device coupled to computer for receiving data from user relating to shipping designation of letter

Patent Assignee: PI ELECTRONICS INC (PIEL-N)

Inventor: DARON J B; GIL A; VETTICAL C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 5586037	A	19961217	US 1991678863	A	19910401	199705 B
			US 1992994182	A	19921221	
			US 1994284910	A	19940802	

Priority Applications (no., kind, date): US 1991678863 A 19910401; US

1992994182 A 19921221; US 1994284910 A 19940802

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5586037	A	EN	167	23	Continuation of application US 1991678863

C-I-P of application US 1992994182

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...system is capable of weighing the mail item, receiving user identification information from a credit/debit **card**, for example, for **payment**, calculating the charge for shipment and deducting that amount from the user's charge account...

...and storing system computer and a remote computer station for providing such functions as credit **authorization** and charge reporting, **transaction** and **tracking information** transfers, error reporting, etc.

Claims:

20/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0007805607 - Drawing available

WPI ACC NO: 1996-433075/199643

XRPX Acc No: N1996-364927

Multiple merchants credit charge authorisation for customers - providing **credit card** authorisation terminal, which is adapted to obtain data from **credit**

card and connectable to credit charge authorising entity

Patent Assignee: DUYCK M (DUYC-I)

Inventor: DUYCK M

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 5557087	A	19960917	US 1995423674	A	19950413	199643 B

Priority Applications (no., kind, date): US 1995423674 A 19950413

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5557087	A	EN	8	5	

...providing **credit card** authorisation terminal, which is adapted to obtain data from **credit card** and connectable to credit charge authorising entity

Original Titles:

Multiple-merchant **credit card**



terminal.

Alerting Abstract ...The method involves providing a **credit card** authorisation terminal, which is adapted to obtain data from a **credit card** and connectable to a **credit charge authorising** entity. A **number** of merchants are allowed to request **credit card** authorisation from the card authorisation terminal...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

The invention disclosed and claimed here is a multiple-merchant < B> **credit card**

authorization terminal ("CAT"). The CAT enables more than one merchant to input and obtain **credit card authorization** from a single CAT device. Likewise, transaction settlements may be handled for a single merchant...

Claims:

What is claimed is: An improved method of allowing multiple merchants to obtain **credit card** authorization for customers, comprising: providing a **credit card** authorization terminal, the terminal being adapted to **obtain** data from a **credit card** and connectable to a credit charge **authorizing entity**; and allowing a plurality of merchants to request **credit card** authorization from the card authorization terminal.

20/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0007440324 - Drawing available
WPI ACC NO: 1996-049058/199605
XRPX Acc No: N1996-041155

Plurality card holder charge card transaction facilitating structure - has charge card selector cad which contains identification data for card holder and for charge card selector and also individual card holder data representing each of charge cards issued t card holder

Patent Assignee: LALONDE M G (LALO-I)

Inventor: LALONDE M G

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 5477040	A	19951219	US 1994247587	A	19940523	199605 B

Priority Applications (no., kind, date): US 1994247587 A 19940523

Patent Details



Number	Kind	Lang	Pg	Dwg	Filing	Notes
US 5477040	A	EN	15	8		

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...transferring identification data to the charge card issuer of the selected charge card, point of credit

authorization means at the charge card issuer, including means for generating credit authorizing data and transferring the identification and credit

authorizing data to the charge card accepting merchant

through the charge card selector. The method of the invention includes the steps of obtaining a...

...the merchant, selection of a predetermined charge card issuer by the charge card selector, obtaining **credit**

authorization from the selected charge card issuer by the charge card selector and **transferring** the credit

authorization data back to the merchant.

Claims:

...data and transferring the data to the charge card selector and, means for receiving credit **authorization**

data; point of

charge card selection means at the

charge card selector operably associated with the point of charge transaction means...

...with the point of charge card selection means at the charge card selector including credit **authorization** means

for receiving the **identification** and

charge transaction **data** from

the point of **charge** card selection

means, generating credit **authorization** data and

transferring the means for credit **authorizing** data to the point of

charge transaction means at the charge card accepting

merchant; whereby a charge transaction may be accomplished...

20/3,K/6 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0006687808 - Drawing available

WPI ACC NO: 1994-067863/199409

XPX Acc No: N1994-053122

Magnetic card assembly mfg. method - involves securing non-magnetic, continuous metal layer which carries magnetisable strip and obscures colour differential between magnetic strip and adjacent surface of core

Patent Assignee: PHH CARD SERVICES LTD (PHHC-N)

Inventor: BELGROVE W J; DIXON C J

Patent Family (2 patents, 1 countries)



Patent Number	Kind	Application Date	Number	Kind	Date	Update
GB 2270499	A	19940316	GB 199318614	A	19930908	199409 B
GB 2270499	B	19951108	GB 199318614	A	19930908	199548 E

Priority Applications (no., kind, date): GB 199219174 A 19920910

Patent Number	Kind	Lan	Pg	Dwg	Filing Notes
GB 2270499	A	EN	14	4	
GB 2270499	B	EN	1		

Alerting Abstract ...USE/ADVANTAGE - Cards used as **security card, credit card, charge card, identification card.** Avoids colour differential between strip and remainder of card.

20/3,K/7 (Item 7 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0006631123
 WPI ACC NO: 1994-007321/199401
 XRPX Acc No: N1994-006003
 Sheet receiving medium for use in production of security cards etc. - has dye pixels defining security and personal images which are all applied to receiver sheet in single printing operation
 Patent Assignee: IMPERIAL CHEM IND PLC (ICIL)
 Inventor: HUTT K W; STEPHENSON I R
 Patent Family (1 patents, 18 countries)
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
WO 1993025391	A1	19931223	WO 1993GB1238	A	19930610	199401 B

Priority Applications (no., kind, date): GB 199212628 A 19920615

Patent Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1993025391	A1	EN	18	0	

National Designated States,Original: JP US
 Regional Designated States,Original: AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE

Alerting Abstract ...USE - In **security** applications including **identification** cards, **credit cards, charge cards,** driving licences and the like, provides a receiver sheet which is secure, not easily...

Original Publication Data by Authority

20/3,K/8 (Item 8 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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0005847911 - Drawing available
WPI ACC NO: 1992-073990/199210
XRPX Acc No: N1992-055667

Validation of telephone **credit cards**

- validates **credit cards** used in

modular public telephones communicating with telephone validation and identification

Patent Assignee: TELEFONICA ESPANA S (TELE-N); TELEFONICA ESPANA SA (TELE-N)

Inventor: CEPRIA J M; IBANEZ P; IBANEZ PALOMEQUE F; MIR C J; MIR CEPRIA J; PALOMEQUE F I

Patent Family (8 patents, 17 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
EP 473527	A	19920304	EP 1991500080	A	19910725	199210 B
BR 199103129	A	19920428	BR 19913129	A	19910722	199224 E
ZA 199106776	A	19920527	ZA 19916776	A	19910827	199229 E
ES 2032165	A6	19930101	ES 19902285	A	19900828	199305 E
PT 97859	A	19930630	PT 97859	A	19910604	199329 E
EP 473527	A3	19930414	EP 1991500080	A	19910725	199351 E
EP 473527	B1	19950503	EP 1991500080	A	19910725	199522 E
DE 69109405	E	19950608	DE 69109405	A	19910725	199528 E
			EP 1991500080	A	19910725	

Priority Applications (no., kind, date): ES 19902285 A 19900828

Patent Details

Number Kind Lan Pg Dwg Filing Notes

EP 473527 A EN

Regional Designated States,Original: AT BE CH DE FR GB GR IT LI LU NL SE

BR 199103129 A PT

ZA 199106776 A EN 22

EP 473527 A3 EN

EP 473527 B1 EN 11 1

Regional Designated States,Original: AT BE CH DE DK FR GB GR IT LI LU NL SE

DE 69109405 E DE Application EP 1991500080

Based on OPI patent EP 473527

Validation of telephone **credit cards**

- ...

...validates **credit cards** used in

modular public telephones communicating with telephone validation and identification

Original Titles:

...Modular public telephones **credit cards** validation and invoicing centre...

...Modular public telephones **credit cards** validation and invoicing centre...

Alerting Abstract ...a Black list and a Grey list. The software that the system carries executes the **transactions** required to **validate the credit**

cards used in modular public telephone validation and identification unit, and manages the invoicing of these...

...in accordance with a set message structure. It is possible to change algorithms to validate **credit cards**, modify the credit organisations data and assign Bins to customer access to the system...

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

Such comprising the software included in the system in order to carry out the necessary transactions to

validate credit

cards used in modular public

telephones, communicating with the modular public telephone validation and identification unit, and...

Claims:

...and a Grey list, characterised by the software that the system carries to execute the **transactions** required

to validate the

credit cards used

in modular public telephones, communicating with the

modular public telephone validation and identification unit, and to...

...a Black list and a Grey list. The software that the system carries executes the **transactions** required to

validate the

credit cards used

in modular public telephone

validation and identification unit, and manages the invoicing of these calls in respect of...

...in accordance with a set message structure. It is possible to change algorithms to validate **credit cards**,

modify the **credit organisations** data

and assign Bins to customer access to the system...

...1. Apparatus for validating and invoicing **credit**

card call charging within a modular public telephones

network including a plurality of modular public telephone validation

and identification units, said

apparatus comprising: a network processing and communication unit,

means for storing data representing a list of organisation identifiers

(Bins) for **credit cards** of differing

credit card organisations, a list of

subset identifiers for subsets (Ranks) of **credit**

cards of a **credit**

card organisation, a **black**

list of **credit**

card identifiers for individual

credit cards that are

not to be validated,

and a grey list to control daily

card expense and check that

the highest maximum is not exceeded

of individual **credit cards** that have

calls charged against them that have yet to be invoiced to an associated

credit card organisation,

means for validating a
credit card call charging request
 from a modular public telephone validation and identification
unit by; (i) comparing data within
 said request **identifying a particular**
credit card organisation with said
 list of organisations to detect if call charging requests form said
 particular **credit card** organisation
 should be **validated**, (ii) comparing
 data within said request identifying a particular subset of
credit cards of said particular
credit card organisation with said
 list of subsets to detect if call charging requests from said particular
 subset of **credit**
cards should be **validated**, (iii) comparing data within said request identifying a
 particular **credit card** with said
 black list to detect if **call charging**
 requests from said particular **credit**
card should be validated, and (iv) validating call
charging requests that have been
 detected should be validated and updating said grey list, means
for communicating with said modular
 public telephone validation and identification unit to either permit
 validated call charging...

...or prohibit invalidated call charging requests, and means for
 compiling an invoice list of call **charges**
resulting from permitted call charging
requests included in said grey list in respect of each
credit card organisation.

20/3,K/9 (Item 9 from file: 350)
 DIALOG(R) File 350: Derwent WPIX
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0005089467 - Drawing available
 WPI ACC NO: 1990-075075/199010
 Restriction method for **credit card**
 communication calls - detecting status of fraud indicator and in response
 to it, signalling switching system to control call connection
 Patent Assignee: AMERICAN TELEPHONE & TELEGRAPH CO (AMTT); AT & T
 CORP (AMTT)

Inventor: FRANCO V A
 Patent Family (8 patents, 8 countries)
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 4893330	A	19900109	US 1989360178	A	19890601	199010 B
EP 400911	A	19901205	EP 1990305707	A	19900525	199049 E
CA 2014286	A	19901201			199108	E
JP 3023751	A	19910131	JP 1990140160	A	19900531	199111 E
EP 400911	A3	19920304	EP 1990305707	A	19900525	199325 E
CA 2014286	C	19940503	CA 2014286	A	19900410	199423 E
EP 400911	B1	19961120	EP 1990305707	A	19900525	199651 E
DE 69029167	E	19970102	DE 69029167	A	19900525	199706 E
			EP 1990305707	A	19900525	

Priority Applications (no., kind, date): US 1989360178 A 19890601



Patent Details

Number	Kind	Ln	Pg	Dwg	Filing Notes
US 4893330	A	EN	31		
DE 69029167	E	DE			Application EP 1990305707
					Based on OPI patent EP 400911

Restriction method for **credit card**
communication calls...

Assignee name & address:

Original Abstracts:

...a public switching network to limit the geographical calling area of calls charged to a **credit card**. When a **credit card** call is **originated**, the called party number is included as part of the **credit card** validation request. The **called** party number is compared against numbers stored in a call restriction table 320 previously entered by the owner of the **credit card**. The network **accepts or denies credit card** calls as a **result** of this comparison...

...a public switching network to limit the geographical calling area of calls charged to a **credit card**. When a **credit card** call is originated, **the called** party number **is included** as part of the **credit card** validation request. The called party number is **compared against** numbers stored in a call restriction table previously entered by the owner of the **credit card**. The network **accepts or denies credit card calls** as a result of this comparison.

Claims:

...call billing code from the caller (203), validating said billing code (208, 209) at a **charge** validation **location** (110), for a **validated** billing code, accessing a centralized **data** base connected to **the** charge validation location (210-216) using said billing code to obtain stored dialing data which...

20/3,K/10 (Item 10 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0003993014

WPI ACC NO: 1987-088186/198713

Credit transaction arrangement for pay phone telephone system - sends data relevant to call charge payment to credit transaction equipment

Patent Assignee: GEC PLESSEY TELECOM LTD (ENGE); GPT LTD (ENGE); PLESSEY OVERSEAS LTD (PLES)

Inventor: HODGSON T F; PAYNE M; PAYNE M W; PIEGROME P C

Patent Family (14 patents, 17 countries)

Patent Application



Number	Kind	Date	Number	Kind	Date	Update
EP 216521	A	19870401	EP 1986306548	A	19860822	198713 B
AU 198661693	A	19870312			198717	E
JP 62061460	A	19870318	JP 1986210854	A	19860909	198717 E
ZA 198606296	A	19870216			198718	E
FI 198603612	A	19870311			198723	E
GB 2184919	A	19870701	GB 198522427	A	19850910	198726 E

Priority Applications (no., kind, date): GB 198522427 A 19850910; GB 198616384 A 19860704

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
EP 216521	A	EN	13	2		
Regional Designated States, Original: BE DE FR IT LU NL SE						
ZA 198606296	A	EN				
US 4750201	A	EN	9			
CA 1266127	A	EN				
EP 216521	B1	EN	26	2		
Regional Designated States, Original: BE DE FR IT LU NL SE						
DE 3689251	G	DE			Application	EP 1986306548
Based on OPI patent EP 216521						

Alerting Abstract ...ADVANTAGE - Payment for telephone calls is allowed using universal credit charge cards and **credit cards** issued by telephone services administration.

Equivalent Alerting Abstract ...The pay phone instrument (PI) is provided with a **credit card** reader (CRM) which when activated causes the pay phone (PI) to automatically set-up a...

...charge payment of calls established via telecommunications network from pay phone telephone instruments (PI), using **credit card** (VISA, ACCESS) or phone-card. (9pp)a

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...invention concerns call-charge payment of telephone calls from payphone telephone instruments (PI) using a **credit card, or the like**. The invention provides credit transaction arrangements for automatic call-charge payment of calls...

...through a telecommunications network form payphone instruments (PI). The payphone (PI) is provided with a **credit card reader** (CRM) which when activated causes the payphone (PI) to automatically set-up a path (NAP...
...invention concerns call-charge payment of telephone calls from payphone telephone instruments (PI) using a **credit card, or the like**.

The invention provides credit transaction arrangements for automatic call-charge payment of calls established through a telecommunications network from payphone instruments (PI). The payphone (PI) is provided with a **credit card** reader (CRM) which when activated causes the payphone (PI) to automatically set-up a path (NAP) through the...

...relevant to prior call-charge payment, is transmitted over the path (NAP), validated and stored (**CDS**) at the credit **transaction** equipment (CCE), and the path is promptly disconnected. The subscriber then sets-up a communication...
Claims:

...call-charge payment, is transmitted over the path (NAP), validated and stored at the credit **transaction** equipment (CCE), whereupon the path (NAP) is promptly disconnected, whereafter the subscriber sets-up a...

...at a location within the network, whereupon first record data (HEAD), being relevant to call-charge payment, is transmitted over the path, **validated** and stored at the credit **transaction** equipment, **whereupon** the path is promptly disconnected, whereafter the subscriber sets-up a further path through the...

20/3,K/11 (Item 1 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)
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06286967
Concern grows over **credit card** debts
SINGAPORE: DEBTS OF **CREDIT CARD**
RISING
The Straits Times (XBB) 24 Mar 1996 Sunday ReviewP.5
Language: ENGLISH

Concern grows over **credit card** debts
SINGAPORE: DEBTS OF **CREDIT CARD**
RISING

According to the Monetary **Authority** of Singapore (MAS), the **number** of credit and **charge** cards in circulation in the Republic have gone up from 0.81 mn (0.53...

...credit line totalling no more than two months' salary. The move is aimed at reducing **credit card** debts.

PRODUCT: **Credit Card** Services

20/3,K/12 (Item 1 from file: 474)
DIALOG(R)File 474: New York Times Abs
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07480725 NYT Sequence Number: 397741961121
SOCIAL SECURITY WORKERS HELD IN FRAUDS USING **CREDIT CARDS**
Richardson, Lynda
New York Times, Col. 5, Pg. 2, Sec. B
Thursday November 21 1996

SOCIAL SECURITY WORKERS HELD IN FRAUDS USING **CREDIT**

CARDS

ABSTRACT:

Federal officials announce arrests of group of Social Security Administration employees on charges of passing confidential information on at least 1,000 people to credit-card thieves for bribes; under scheme, employees would give out confidential information that would allow credit card thieves to use cards when they made purchases; authorities think thieves were able to obtain...

CORRECTION:

DESCRIPTORS: Credit Cards and

Accounts; Robberies and Thefts; Mail and Post Office Robberies; Ethics; Bribery

20/3,K/13 (Item 1 from file: 6)

DIALOG(R)File 6: NTIS

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1911013 NTIS Accession Number: PB95-978847

Telephone Network and ISDN. Operation, Numbering, Routing and Mobile Service. Recommendation E.113. Validation Procedures for the International Telecommunications Charge Card Service, Revision 1

International Telecommunication Union, Geneva (Switzerland). International Telegraph and Telephone Consultative Committee.

Corp. Source Codes: 057051002

c1995 6p

Languages: English

Journal Announcement: GRAI9524

Available in paper copy, U.S., Canada, and Mexico sales only. All others refer to: International Telecommunications Union, Place des Nations, 1211 Geneva 20 Switzerland.

NTIS Prices: PC\$26.00

... charge card service as defined in Recommendation E.116. The expanded use and the increased number of charge< / B> authorized agents) to implement adequate security against fraudulent use. Therefore, a critical facet in the provision...

**Descriptors: * Telecommunication; * Credit card
s; Credit; Validation; Procedures; Communication networks**

20/3,K/14 (Item 1 from file: 8)

DIALOG(R)File 8: Ei Compendex(R)

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0013482800 E.I. COMPENDEX No: 1995482889790

Security issues of emerging smart cards fare collection application in mass transit

Attoh-Okine, N.O.; Shen, L.David

Corresp. Author/Affil: Attoh-Okine, N.O.: Florida Int Univ, University Park, United States

Editor(s): Dailey, Daniel J.; Haselkorn, Mark P.



Editor(s) Affil.: University of Washington, Department of Electrical Engineering, Seattle, WA, United States
Conference Title: Proceedings of the 6th 1995 Vehicle Navigation and Information Systems Conference
Conference Location: Seattle, WA, USA Conference Date: 19950730-19950802
E.I. Conference No.: 43755
Vehicle Navigation and Information Systems Conference (VNIS) (Veh Navig Inf Syst Conf VNIS) 1995, IEEE 95CH35776, (523-526)
Publication Date: 19950101
Publisher: IEEE
CODEN: 85RHA
Document Type: Conference Paper; Conference Proceeding Record Type: Abstract
Treatment: A; (Applications)
Language: English Summary Language: English
Number of References: 7

...memory cards with built-in logic - all embedded in a chip and contained in a credit card sized plastic carrier. They have the ability to store large amount of data which can...

...provide transit authorities with demographic information. Smart cards can be used as debit, credit or stored-value cards for transit. Fraud and fare evasion can also be reduced by adopting the smart cards...

Descriptors: Algorithms; Computer control; Computer programming; Data storage equipment; Information technology; Microprocessor chips; Security of data; Transportation charges; * Smart cards

20/3,K/15 (Item 1 from file: 14)
DIALOG(R) File 14: Mechanical and Transport Engineer Abstract
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0004268468 IP ACCESSION NO: 201001-61-1461383
Third-party billing system and method

Williams, Christopher K; Kayatin, Justin M

, USA
PUBLISHER URL:
<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netaht>
m1/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=76
27526.PN.&OS=ph/7627526&RS=PN/7627526

DOCUMENT TYPE: Patent
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Mechanical & Transportation Engineering Abstracts

ABSTRACT:
... The authorization code identifies the consumer billing account to which the transaction is to be charged. The authorization code can also authenticate the consumer through use of a PIN. Multiple

consumers can charge transactions to one billing...
...fulfillment request and a consumer identifier to the merchant computer.
The consumer identifier can be anonymous, meaning that
it identifies only the destination to which the product is to be delivered
...

20/3,K/16 (Item 2 from file: 14)
DIALOG(R)File 14: Mechanical and Transport Engineer Abstract
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0004091683 IP ACCESSION NO: 200909-61-1245461
Method and apparatus for processing a charge applied to a financial account

Mik, Magdalena; Walker, Jay S; Tedesco, Daniel E; Van Luchene, Andrew S;
Jorasch, James A

, USA
PUBLISHER URL:
<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=metaht>
[ml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=7536349.PN.&OS=pn/7536349&RS=PN/7536349](http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=metaht)

DOCUMENT TYPE: Patent
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Mechanical & Transportation Engineering Abstracts

ABSTRACT:

A billing server receives charge data from a card authorization terminal. The charge data indicates a transaction amount, such as a purchase price, and a first financial account, such as a credit card account. The billing server determines a second financial account that corresponds to the first financial...

20/3,K/17 (Item 3 from file: 14)
DIALOG(R)File 14: Mechanical and Transport Engineer Abstract
(c) 2010 CSA. All rights reserved.

0004087435 IP ACCESSION NO: 200909-61-1266725
Method of billing a purchase made over a computer network

Felger, David

, USA
PUBLISHER URL:
<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=metaht>
[ml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=75](http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=metaht)

55458.PN.&OS= pn/7555458& RS= PN/7555458

DOCUMENT TYPE: Patent
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Mechanical & Transportation Engineering Abstracts

ABSTRACT:

... a sale over a computer network. Information associated with a method of payment, such as credit card information, debit card information, checking account information, a telephone service account, a cable television account, a utility service...
...is received from the payment authorization database. A sale transaction is completed when the payment authorization information is affirmative. Sale charge information associated with the sale effected over the computer network is transmitted to the payment authorization...

20/3,K/19 (Item 5 from file: 14)
DIALOG(R)File 14: Mechanical and Transport Engineer Abstract
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0001222730 IP ACCESSION NO: 200804-61-392633
System for secured credit card transactions on the internet

Wong, Jacob Y; Anderson, Roy L

, USA
PUBLISHER URL:
<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netaht/ml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=5956699.PN.&OS= pn/5956699& RS= PN/5956699>

DOCUMENT TYPE: Patent
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Mechanical & Transportation Engineering Abstracts

System for secured credit card transactions on the internet

ABSTRACT:

A method for providing secure credit card transactions over the Internet generates a personal charge number from a user account number by...

...a given point in time. Alternatively, the money source repository could generate a string of valid personal charge numbers for a user which are sequentially accessed according to usage.

20/3,K/20 (Item 6 from file: 14)
DIALOG(R) File 14: Mechanical and Transport Engineer Abstract
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0001096073 IP ACCESSION NO: 200804-61-437193
Electronic payment system using accounting function in a mobile
communication network

Tomoike, Hiroyuki

, USA
PUBLISHER URL:
<http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netacgi/mft/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=7343344.PN.&OS=pn/7343344&RS=PN/7343344>

DOCUMENT TYPE: Patent
RECORD TYPE: Abstract
LANGUAGE: English
FILE SEGMENT: Mechanical & Transportation Engineering Abstracts

ABSTRACT:

... center device notifies the MS of the purchase price with the MSN to request the purchaser to verify the purchase price. Upon notification from the MS that the purchase price is verified, the payment center device notifies an HLR (Home Location Register) over the public mobile communication...

DESCRIPTORS: Electronics; Communication networks; Accounting; Terminals;
Payment systems; Computer information security; Registers; Charge; Low cost

20/3,K/21 (Item 1 from file: 139)
DIALOG(R) File 139: EconLit
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472644

TITLE: Industry Corner: Smart Cards for an Information-Hungry World
AUTHOR(S): Hester, Edward D.; Joseph, W. Benoy
AUTHOR(S) AFFILIATION: Freedomia Group, Cleveland, OH; Cleveland State U
JOURNAL NAME: Business Economics,
JOURNAL VOLUME & ISSUE: 33 1,
PAGES: 54-58
PUBLICATION DATE: 1998
LANGUAGE: English
AVAILABILITY: <http://www.nabe.com/pubs.htm>
ISSN: 0007-666X
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract

ABSTRACT: Smart cards combine microprocessor technology and
credit-card portability to
provide a wide range of information storage and processing capabilities



in a bewildering range of applications--from **prepaid cards** for telephone and mass-transit **charges** to **data-intensive security** ID cards. Although the United States has been a cautious adopter, it is **beginning** to...

?